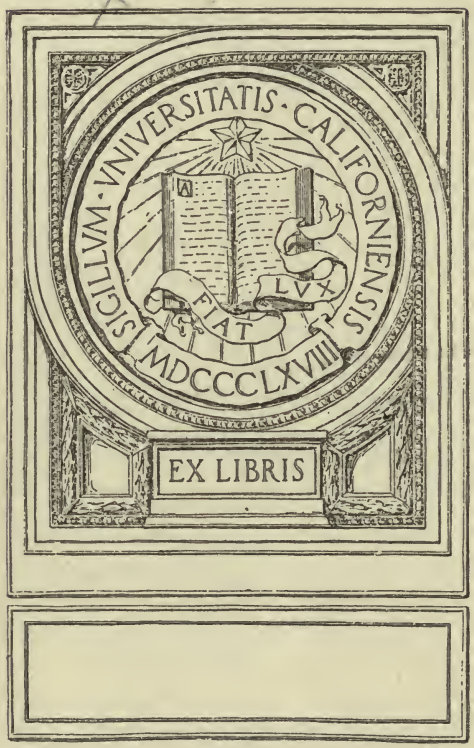
BUSINESS CORRESPONDENCE AND PROCEDURE

ALBERT G. BELDING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BUSINESS CORRESPONDENCE AND PROCEDURE

FOR STUDENTS IN COMMERCIAL AND GENERAL SECONDARY SCHOOLS

By

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PREFACE

The object of this book is to teach modern business letter writing in a modern way. A good letter is not a trick. It is a form of expression that can be mastered by anyone who attacks it from the right point of view and gives it the study and care it deserves.

There are certain fundamental rules—the outcome of experience with certain recurring problems—that regulate the external form of a business letter. This book attempts to present these clearly, systematically, vividly, completely. And in working through the first six chapters, in which stress is laid upon the proper use of all the mechanical parts of a letter: the proper use of the typewriter, spacing, balance —in a word, the appearance of the page—the student will find that he has constantly laid before him not only examples of failure in business letters due to negligence in these details, but examples of achievement, too—the thing to attain as well as the thing to avoid.

In this way the student will be steadily learning more than one thing at a time. While studying the framework of business forms he will be absorbing, from the text and the exercises, a knowledge of correct business usage and correct business terms; while learning to eliminate from his work some of the pitfalls that beset the path of beginners he will also be making the positive gain of acquiring an increasing insight into business procedure. By studying these earlier chapters, which pass methodically from the simpler to the more difficult—from letters of introduction to letters of

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application—the student should learn how to write a business letter correctly.

Although business letters are a form of speech and obey the laws of speech, for the purposes of business the subjects of spelling, grammar, and the use of words can well be simplified and studied with respect to a single aim. Business has a language and a vocabulary of its own, the objects of which are brevity and precision. There is a marked difference between the attitude of the business man towards English and the attitude of the journalist or the professional literary man. Heretofore in books on commercial English, too much space, involving necessarily an excessive amount of the student's time, has been given to the discussion of style from a literary point of view. Such books are not suited to the use of the prospective business man, and from them—to judge by many business letters—the business man has not succeeded in learning what he should have learned.

This book includes nothing that does not bear directly upon the subject of business letters. For this reason the treatment of the use of words, spelling, grammar, capitalization, punctuation, and abbreviations, has been made as concrete as possible. The errors dealt with in the eight chapters given to these subjects are the common errors that abound in business letters, and in the examples given, correct and incorrect, as well as in the exercises, the very various material used has been drawn from live commercial sources exclusively.

It is hoped, however, that the concentration on the useful and the concrete, which is the aim of this book, will help the student to improve definitely the quality of his business English. For, although business English should not be con-

fused with literary English, it is still English and should, within its limits, be definite and pure. The student who has chosen a commercial career cannot know too well the kind of English he is going to have to use every day of his business life. Without an ever-improving knowledge of language, the only vehicle of expression in commercial relations, no progress in the art of business letter writing is possible.

A business letter must be more than externally and grammatically correct. It must, in its way, be an evidence of active intelligence and education. It must show the right spirit; it must attack its subject with real conviction and grip the reader. This modern point of view is all-important. The keen visualization of the exact needs of every case, the closer study of the psychology of the reader, the more clear-cut, more telling, more immediately appealing presentation of facts and figures—these are the striking qualities that make the good up-to-date letter so great an advance on its predecessors. It is upon these qualities that, first and last, constant stress has been laid in these pages.

At the same time care has been taken to point out that certain developments in recent business letter writing are too flashily self-conscious and rhetorical, in a word, too insincere, to deceive the public long or to deserve attention from the serious student. They are the eccentricities of the moment, in doubtful taste and of no permanent value. No time, therefore, has been wasted in teaching the student mere tricks of writing which will be out of date before he can learn them. Such instruction should be incompatible with the purpose of these chapters, which is to give the student an attitude towards business so solid and sincere that it will find naturally its own concise and forcible expression in the letters that he writes.

To enable the student to grasp progressively this right attitude towards commercial correspondence, he is conducted, in the later chapters of the book, through the work of an office, until he has learned how to make out orders for goods, how to handle remittances and enclosures, duns, sales letters, form and process letters, and how to discharge the other duties that may, at one time or another, be his, including filing, telephoning, and telegraphing. The keynote of the whole discussion of office procedure is sincerity, thoroughness, loyalty.

While this book is intended primarily for students about to take up a business career, the author believes that the business man will find in it, and in a form easily accessible for reference, a standard for dealing with the difficulties of his daily correspondence which will serve as a helpful guide in the conduct of his own affairs.

ALBERT G. BELDING.

New York City,
March 3, 1922.

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Business Correspondence and Procedure

CHAPTER I

LETTERS AS TOOLS OF BUSINESS

Business the Characteristic Activity of the Age.—Your career—you have chosen to make it commerce. You are training yourself for the struggle. Your eyes are fixed on success. Do you realize how fierce is the competition which you are about to enter? Do you realize how largely the outcome of your efforts to achieve your highest ambition depends upon your power to write business letters?

Business is the characteristic activity of our age. In one way or another it furnishes occupation and livelihood to most of the inhabitants of every civilized country. It has stimulated the immense development of science in modern times and given men the incentive to conquer wild regions and exploit hitherto untouched resources. It has covered the sea with ships and the land with roads and railroads. It has, by the telephone, telegraph, and wireless, brought the people in London and the people in San Francisco nearer the man in New York than his neighbor in Brooklyn was fifty years ago.

The modern world lives for business, by business, in business. Everyone sells someone something for something

else—intensified exchange. What I have—that I offer you in trade for what you have to offer me. And in modern life, if I am progressive and energetic, I do not wait for you to come to me with an order in your hand. I seek you out on your farm, or in your shop, or at your office, however small and remote it may be. I go to you even though you live in Mexico or China. I communicate with you. In other words, I write business letters to you, and in return I receive business letters from you.

The Function of Letters in Business.—Letters are the nervous system of the business world. They convey its impulses and thoughts, and cause and record its actions. They get men positions; they launch enterprises; they find markets, interest investors, reach and bring in buyers. They galvanize into life the vast machinery of commerce and keep it going. Day after day they record its millions of offers, agreements, terms, and contracts.

Letters are the mouthpiece of the business man. Into them he pours his plans and projects, and from them other business men draw the information that enables them to act with certainty and address. Letters are the channels of commercial co-operation. They cover space with a great moving network and tie the four corners of the world together. Without the business letter the modern world would be inconceivable.

Most Business Letters Badly Written.—And yet the unlimited possibilities of this instrument are very imperfectly understood and very inadequately used by most business men. How few of them write good letters, and of the millions of letters that pass through the mails every day how

rare are those which are free from faults in grammar, spelling, use of words, punctuation, or paragraphing. How much rarer still are those which are exact, complete, and coherent. The greater part are makeshifts and do but a small part of the work we should rightly expect of them, and even the little they do, they do badly.

Cost of Badly Written Letters.—Let us look for a moment at the practical side. Not only are business letters notable examples of poor English, but the ignorance, carelessness, and inattention to details of which many business letter writers are guilty cause themselves and others delay, inconvenience, and financial loss.

Every Missent Letter Is a Dead Loss. And the sum total of this direct drain upon commerce is enormous. An average of more than 50,000 letters go to the Dead Letter Office every business day of the year, and in one year the enclosures in these letters amounted to $4,184,839.68. But four million dollars, much as it is, is a trifling sum compared with the loss entailed in letters which fail of their purpose, which either are not read by those for whom they were intended or, if read, make no impression or a false impression.

Every Bad Letter Is a Potential Loss. The waste in time, money, and energy, the obstruction such letters mean in urgent affairs, even the expense to the taxpayer for the mere post office operations of handling useless or misdirected letters, can hardly be calculated.

Importance of Good Letters.—No one can afford to write poor letters—not the richest company, not the poorest clerk applying for a job. Nothing speaks for us, for whatever of ability, character, and experience we may have, more de-

cisively than a well-worded letter, cleanly written and correctly spaced.

Make it your concern to write good letters. There is no surer path to success. Make it your concern now and all the time. You have no more imperative duty. It will bring business. It will enlarge business. It will keep business. It will have a deciding effect on your business career.

CHAPTER II

THE PARTS OF A LETTER

Communication and Record.—A business letter should be studied from two points of view: first, as a *communication;* second, as a *record* of one or more incidents in a series of business events. As a communication it should be an adequate expression of the subject-matter with which it deals, but the arrangement given this expression may vary almost indefinitely within the limits set by custom and convention. For example, a letter may be written on paper of any kind or size and still serve its purpose as a means of conveying to another person the thoughts, desires, or intentions of the writer.

Copies.—But a business letter is more than a communication: It is a part of a systematic history of a man's or a firm's business affairs. To keep an exact copy of every letter written is for that reason the manifest duty of a business man. With the letter to which it is a reply such a copy constitutes a record of at least one phase of a transaction. Without it misinterpretations of subsequent letters are constant, mistakes of a costly nature are possible, and, in cases of dispute, the issue is clouded with uncertainty. Copies are usually made with carbon paper on a typewriter. They are also taken upon a letter press or by means of a roller copier, when the writer wishes to have the copy include his signature. Copies should, of course, be filed in some methodical order for reference. How this may be done

will be explained later, in the chapter on filing (Chapter XXIII).

Conventional Form in Letters.—Out of the circumstance of its serving the double purpose of communication and record, the modern business letter has slowly evolved, taking finally a form that business men have found to be clear and convenient because it reveals at a glance to the addressee when he receives it, and to the sender when he signs it or refers to it later, such indispensable facts as the place of writing, the date, the addressee's name and address, and the writer's signature. This form, moreover, is now so generally accepted and is so well adapted to the intricate machinery of a modern office that no modification of it should be lightly made.

A modern letter, looked at from this standpoint, is made up of six parts:

1. The heading and its accessories, if any.
2. The introductory address and its accessories, if any.
3. The salutation.
4. The body of the letter and its accessories, if any.
5. The complimentary close.
6. The signature and its accessories, if any.

Let us consider each of these six indispensable mechanical elements of a good business letter in the order in which they occur, determining as we proceed the variations to which each is subject and the errors commonly found in their form and arrangement.

1. Heading.—The place of writing (which is usually also the writer's address) and the date are the first details that

are given in a business letter and occupy a position apart, above and to the right. Never under any circumstances should either be omitted.

The Writer's Address. Since the writer's address comes first and tells the receiver where to send his reply, no detail should be carelessly left unmentioned that will facilitate delivery, although the form in which it is given will depend upon the way letters are distributed in the place where the writer resides.

If the writer lives in a city or large town, the street number, street, city or town, and state, must be set down to insure prompt delivery of the reply. If he lives in a small place, or in the country, his address should indicate the post office, the county, and the state. If he lives in a foreign country, the name of that country must be indicated.

The street number should be written in figures, and signs or abbreviations, such as # or *No.*, should not be placed before it. No regularity exists in the practice of designating streets that bear numbers. Such names may be written in figures or spelled out in full; it is a matter of taste. But the increasing number of letters that go astray or are delayed in delivery emphasizes the fact that no pains or time should be spared to make the writer's address plain to the addressee.

When the numbers that designate streets or avenues are small it is, therefore, much wiser to write, for example, "4 Fourth Avenue" than "4 4th Avenue," or "555 Fifth Avenue" than "555 5th Avenue," or "1 Twelfth Street" than "1 12th Street." On the other hand, "101 Two Hundred and Eighty-first Street" is very awkward and takes much longer to write than "101 281st Street."

Many names of streets or avenues that are known by numbers can quite properly be written in figures because the

word *East, West, South,* or *North* comes between the house number and the number of the street or avenue, as "167 East 202nd Street." Even here it is in better taste to spell out the names of streets and avenues when they are designated by a small number. "10 East Second Street" is preferable to "10 East 2d Street."

Abbreviations. Names of countries, cities, streets, avenues, squares, and the like, should never be abbreviated. It is better not to abbreviate the word *street, avenue, square, park, road, place, boulevard,* or *county.* Write "San Francisco," not "S. F."; "Cincinnati," not "Cinti."; "Washington," not "Wash."; "Pennsylvania Avenue," not "Penn. Ave."; "Central Park," not "Cent. Pk." The points of the compass may be abbreviated when abbreviation causes no ambiguity, as "19 E. 168th Street"; but "23 E. E Street" is confusing, whereas "23 East E Street" is not. When the points of the compass are used to designate quarters of a city they should always be abbreviated; e.g., "London, S. W.," not "London Southwest"; "Washington, N. W.," not "Washington Northwest."

The names of states may be abbreviated if the abbreviations approved by the post office authorities are used, although the number of letters that go astray, even when the correct abbreviation is used, has led the Post Office Department to urge that at least on the envelope the names of all states be written out in full. The name of a country should not be abbreviated, e.g., write "Porto Rico," not "P. R."; "Philippine Islands," not "P. I."; "Nova Scotia," not "N. S."; "Canada," not "Can."; "Mexico," not "Mex." "U. S. A." is the one abbreviation for the name of a country that is widely used and rarely subject to misinterpretation.

The Date. The number of lines that a heading should contain depends upon the information it is intended to impart. The date should always come last, and in it the month should be mentioned first, the day second, the year third. The name of the month should generally be spelled out, as "August 1, 1922." For the longer names of months the correct abbreviations may be substituted, but *May*, *June*, and *July* should never be abbreviated, and it is best not to abbreviate *March* or *April*. Do not express the whole date in numerals, as for example, "1/8/22." Such a practice may lead to confusion and is in poor taste. If the number of the day follows the name of the month, *st*, *d*, *nd*, *rd*, and *th* should be omitted. Write "December 25, 1921," not "Dec. 25th, 1921." Always give the year in full. Never give merely the day of the week, even when followed by the day of the month. Write "June 10, 1922," not "Monday the tenth" or "Monday 10th."

Importance of the Date. Though the date may appear to be of trifling moment to the beginner, it is an exceedingly important—we may even say an indispensable—part of a business letter. On it the true interpretation of the whole communication will depend. What might have been acceptable as a proposal or a contract on one day may, if referred to the following day, be subject to rejection or grave modifications. In reading an undated letter the receiver frequently asks himself: "Could Smith have received my letter when he wrote; did he know such and such things, or must I wait for still another letter?" These are troublesome questions that often lead to costly mistakes. So important is it to know the true sequence of letters in business affairs that in foreign correspondence where it takes weeks to get a reply, and where cabling is costly, letters to and from the

same firm are numbered serially. Furthermore, in case of misunderstanding or dispute, a letter without date is worthless as evidence.

Punctuation of the Heading.. Usually a period is put at the end of the heading and after all abbreviations used within it. Separate the street from the town, the town from the county or state, the county from the state, the state from the country, by commas. When an abbreviation ends a distinct part of a heading it must be followed by a period and a comma. Some writers now prefer to omit as unnecessary all commas or periods at the ends of lines in the heading and address. See examples 7, 8, and 10, at the end of this chapter (pages 23 and 24).

Capitalize every word in a heading except prepositions and articles unless the latter begin a separate part of it, in which case they too should be capitalized.

The Letterhead. A letterhead should be simple, and the fewer words it contains the better. It should not occupy more than a fifth of the sheet at most, and it should never run down the sides. The name; the business of the firm; the address; the cable or telegraphic address, if any; the telephone number; possibly the trade-mark, if any; and the names of the chief executive officers, in the case of a company, may be mentioned.

The engraved or printed letterheads used by most business houses bear the place of writing or address of the firm, in nearly every case their telephone number, and not infrequently their cable address. On such special stationery it is only necessary to fill in the date to complete the heading.

A letterhead is not an advertisement. Lengthy lists of branch offices, of articles manufactured, of financial resources, of records of production and the like, are out of

place in it, as are pictures of special products or cuts of factories, workshops, or offices, slogans, mottoes, puns on the name, and other eccentricities.

The best firms, whose letters reach people of refinement, have their letterheads engraved. The less expensive printed letterheads may, however, if simple and in good taste, be made effective.

Colored inks should be used in letterheads only with the greatest caution. Reds may have a certain quality when used with restraint, especially when combined with blacks. If extravagantly used they are vulgar. Greens, pinks, salmons, and yellows should generally be avoided.

Examples of good business letterheads are the following:

F. HENRY HUMBERT

THE HIGH SCHOOL OF COMMERCE
OF THE CITY OF NEW YORK
155 WEST 65TH STREET

JAMES McCREERY & Co.
FIFTH AVENUE THIRTY-FOURTH STREET
NEW YORK

FEDERAL BOARD FOR VOCATIONAL EDUCATION
OFFICE OF THE BOARD
WASHINGTON

Spencer Trask & Co.

New York
Albany
Boston
Chicago

25 Broad Street
New York

BURNHAM & PHILLIPS,
TAILORS
WOOLWORTH BUILDING
233 BROADWAY
NEW YORK

DEPARTMENT OF EDUCATION
THE CITY OF NEW YORK
OFFICE OF
THE BOARD OF EXAMINERS
500 PARK AVENUE

The National Park Bank
of New York.

THE UNIVERSITY OF THE STATE OF NEW YORK
THE STATE DEPARTMENT OF EDUCATION
EXAMINATIONS AND INSPECTIONS DIVISION

THE NEW YORK TRUST COMPANY

OTTO T. HANNARD
CHAIRMAN OF THE ADVISORY BOARD
MORTIMER N. BUCKNER
CHAIRMAN OF THE BOARD
RAMSEY D. GREGORY
PRESIDENT

26 BROAD STREET
NEW YORK

MAIN OFFICE
26 BROAD STREET
LIBERTY OFFICE
120 BROADWAY
FIFTH AVENUE OFFICE
577 AVENUE AND 51ST STREET

H. H. FRANKLIN MANUFACTURING COMPANY

SYRACUSE, N.Y. U.S.A.

For various combinations of typewritten headings, introductory addresses, and salutations, study pages 22–26 at the end of this chapter.

Exercises

I

Arrange the following headings in correct form. Properly capitalize and punctuate. Use the current year to complete the date.

1. november 12 camas washington
2. broadway & thirty-fourth sts new York feb 20

3. r. f d july 5 pine Bluff arkansas

4. morristown St lawrence county n y may 11

5. Sanfrancisco cal 666 howard st january 29

6. p o Box 342 tucson arizona april 22

7. w 8th & horne sts sept 5 cincinnati ohio

8. june 20 the High school of commerce 1856 armour avenue chicago Ill

9. troop F 4th cavalry coamo P. I may 8

10. room 218 march 17 reibold building dayton ohio U s a

11. hotel Seymour prescott ontario canada dec 24

12. Champion et legros, tailleurs, 34 rue de rome, paris, france.

13. Spezzia Italy via antonio fratti 165, 12 april 19—

14. victoria square 11 cardiff wales england 13 may 19—

15. march 11, 19— palazzo griffone italy venice

16. Orfebreria Anezin, corrientes 2568 buenos aires may 6 19—

17. Maschinenfabrik baum bismarkstr. 12 Karlsruhe, germany, June 1 19—

18. Société de banque Suisse 6 Corraterir 6 Genèvre Switzerland May 11 19—

II

Arrange in the form of a letterheading your own post office address, using the current date.

2. The Introductory Address.—The introductory, or inside, address of a business letter shows to whom it is addressed and aids in properly addressing the envelope. In the case of a letter enclosed in the wrong envelope or sent to the wrong person it obviates all chance of a misunderstanding. In the copy of a letter it is indispensable, because without it no one could prove the identity of the addressee and the letter would be rendered valueless as a record or as evidence of an agreement.

The introductory address consists of: (1) the full name and title of the person addressed; (2) his residence, or his

place of business, or the place at which he receives his mail.

Name and Title. The addressee's name should be written in the exact form and spelling that he himself uses. Given names should never be abbreviated, unless the addressee is in the habit of abbreviating them. If the addressee signs himself "George Edward Cheney," address him as "Mr. George Edward Cheney." In the case of firms, it is better to write out the word *company*, as "The Aluminum Utensil Company," "The A. B. Coble Company." But when *company* is preceded by two or more proper names or by the word *and*, it may be written *Co.* and the word *and* abbreviated, as "The King & Rogers Co.," "R. A. Hughes & Co." *Limited* and *incorporated* when used with reference to companies, should *always* be abbreviated, e.g., "The Chelsea and Southwestern Railway, Ltd.," "The Federal Copper Company, Inc."

The commonest titles of courtesy are: *Miss, Mrs., Mr., Esq., Messrs., Dr., Rev., Prof., Hon.* They must be carefully distinguished, and in choosing the proper title for an introductory address, the addressee's commercial, professional, and political position should be considered. Some title should be used in every case as a part of the introductory address. If the person addressed has no other title he should be addressed as *Mr.* or *Esq.*

Two titles of courtesy should never be used at the same time. Do not write "Mr. Charles Baker, Esq.," or "Professor Dr. Eddy," or "Mrs. Dr. Michael Lucey." There seems to be one exception to this rule. *Rev.* and *Mr.* may be used together when a clergyman's first name or initials are unknown to the writer, as "Rev. Mr. Butler." But one should never use "Rev. Mr. E. C. Butler."

Titles of official positions in commercial or industrial enterprises are more descriptive than distinctive and should either be combined with the name of the company of which the person in question is a member or should be written after the name, thus:

Mr. C. D. Claghorn, Treasurer Pioneer Bank, Atlanta, Georgia.	or	Mr. C. D. Claghorn, Treasurer, Pioneer Bank, Atlanta, Georgia.

Miss is applied to an unmarried woman. It is not an abbreviation and is not followed by a period. The plural of *Miss* is *Misses*, e.g., "The Misses James."

Mrs. (abbreviation of *mistress*) is applied to a married woman or a widow. In addressing a woman whose husband is living the title of *Mrs.* is usually followed by her husband's full name, or his name preceded by his initials, e.g., "Mrs. John Royce Poynter," or "Mrs. J. R. Poynter." If a woman is a widow she may be properly addressed by her own given name, as "Mrs. Jane C. Poynter."

Mr. (abbreviation of *mister*) is applied to a man who has no title of distinction. The unabbreviated form must *never* be used.

Esq. (abbreviation of *esquire*) was originally applied to men engaged in legal or administrative pursuits which carried no title of distinction. It was once slightly more formal than *Mr.* and in a certain kind of more formal letter still bears that implication. Most American business men now prefer to use *Mr.* exclusively, although some conservative firms still cling to the old distinction. *Esq.* follows the name, after a comma, and when it is used no title of any kind should precede the name, thus: "Charles E. Wright, Esq."

Messrs. (abbreviation of *messieurs*, the French for *gentlemen*) is applied to two or more persons who are partners in business under a name that makes the personal side of the partnership prominent, as "Messrs. Wolfson, Minnick & Hill." Many business men now omit *Messrs.* even in addressing firms in which the personal element is made clear by the name. It should never be used in addressing companies incorporated under a trade-name. Do not write "Messrs. J. Putnam Company," or "Messrs. The Western Trading Company." In other words the term *Messrs.* cannot be applied to companies, corporations, or partnerships that are known by names which are really legal designations, nor can it be used before names in which the personal element is subordinated to the legal or impersonal use.

Dr. (abbreviation of *doctor*) is applied to those, whether men or women, who have a doctor's degree in any of the arts or sciences, such as medicine, law, or literature. *Doctor* should not be abbreviated unless it is followed by the full name and initials of the person addressed. Do not write "Dr. Slocum," but "Doctor Slocum."

Prof. (abbreviation of *professor*) is applied *only* to those who hold the position in institutions of learning. It may be abbreviated only in the introductory address or in the body of a letter when it is followed by the full name or the name and initials. Write "Professor Barnes," not "Prof. Barnes."

Hon. (abbreviation of *honorable*) is correctly applied only to men who hold or have held the office of senator, congressman, governor, lieutenant-governor, mayor, or judge. Many correspondents feel that it should not be abbreviated in the body of the letter or in the introductory address, but that the abbreviated form is correct on the envelope. Do not use it unless it is followed by the full name or by the

last name and the initials, e.g., "Hon. William Tucker Holt," or "Hon. W. T. Holt," but under no circumstances "Hon. Holt."

Rev. (abbreviation of *reverend*) is applied to clergymen of all denominations, as "Rev. Eugene Curtis," "Rev. Mr. Curtis." When the name is used in the text of a letter preceded by this title, the title should not be abbreviated, e.g., "The Reverend William A. Carroll was present." Some writers prefer not to abbreviate *Reverend* in the introductory address.

Catholic Titles. It is proper to use the following forms of address and salutation in writing to officials of the Catholic Church.

Address	Salutation
For a Cardinal	
To His Eminence James Cardinal Collins, Archbishop of New York, 422 Madison Avenue, New York.	Your Eminence:
For an Archbishop	
To the Most Reverend John F. Farley, D.D., Archbishop of St. Louis, St. Louis, Missouri.	Your Grace:
For a Bishop	
To the Right Reverend William J. McConnell, D.D., Bishop of Brooklyn, Brooklyn, New York.	Right Reverend and Dear Bishop:

Address	Salutation
For a Monsignor	
To the Right Reverend (or Very Reverend, according to grade) Monsignor John J. Smith, 723 Wabash Avenue, Chicago, Ill.	Right Reverend and Dear Monsignor:
For a Priest	
To the Reverend Henry Jones, 526 Fifth Avenue, New York.	Reverend and Dear Father:

Academic Titles. There are many titles of distinction which are always abbreviated and always written after the name. The commonest of these are titles that indicate academic honors, such as *A.B.*, *A.M.*, *M.D.*, *D.D.*, *Ph.D.* They may be used with other titles provided they do not repeat the title used before the name. "Dr. John C. Bliss, Ph.D." is incorrect. "Major Smedley Butler, D.Sc., LL.D." is correct. With rare exceptions, however, it is in better taste to exclude academic titles than to use them in business letters.

Military Titles. Those in the military or naval service are properly addressed only when their rank or office is correctly indicated. These titles are too numerous and too important to be adequately treated in a general textbook. It should be noted, however, that a letter addressed to a soldier should indicate his rank and his unit, as "Private William K. Tanner, Company F, 112th Infantry"; "Lieut. Samuel S. Kent, 22d U. S. Aero Squadron"; "Sergeant Albert G. Moore, Base Hospital Unit 46."

Addressee's Residence or Place of Business. The second part of an inside address consists of the post office directions of the person to whom a letter is addressed. These are usually written in two lines—rarely three—immediately below the name and title. The proper order is street address, city or town, state.

Mr. Edward B. Fairchild,
162 East Oak Street,
Sacramento, California.

or

Mr. Herbert K. Walrath
312 Buffalo Street
Wichita, Kansas

Indentation. In the arrangement of this part of a letter pay particular attention to indentation and punctuation. The first line of the introductory address begins at the left-hand margin of the letter, and each of the succeeding lines is usually indented five spaces more than the line immediately preceding. Tabulating devices now make it easy to arrange for most indentations mechanically.

Block Form. The block arrangement of both heading and inside address has now become popular. For an illustration of this form, see examples 4, 7, and 10 (pages 22, 23, and 24) at the end of this chapter.

Punctuation. A period should be placed after each abbreviation in the introductory address and in the conventional form a comma should separate the name from any title or titles following the name; a comma should also separate the street address from the town, and the town from the state. A comma is also usually placed at the end of each line, except the last, even when a line ends with a period following an abbreviation.

Some correspondents, however, prefer to omit all commas at the ends of the lines and the period at the end of the last line. If this more modern usage is followed it should also

be followed in the writer's address and the date. It should be noted that commas occurring within a line and periods after abbreviations should never be omitted. See examples 7, 8, and 10 (pages 23 and 24) at the end of this chapter.

3. Salutation.—The complimentary address or expression with which a letter begins is called the "salutation." Its form depends somewhat on the relations that exist between the writer and the addressee as well as on the circumstances under which a letter is written. It should, of course, always agree in number with the introductory address, should occupy a line by itself, and should begin flush with the left-hand margin.

Conventional Forms. In business correspondence there is now little variation in the form of this part of a communication. When a man is the addressee the correct forms are *Dear Sir* or *My dear Sir*. Some writers feel that *My dear Sir* is slightly more formal than *Dear Sir*, although others insist that the latter form is less cordial than the former.

If the writer knows the addressee personally, it is proper to address him as "Dear Mr. Jones," or "My dear Mr. Jones."

When a firm or company is addressed the correct forms are *Gentlemen* or *Dear Sirs*. The latter form is now practically obsolete.

Sir may properly be used in official communications and in letters addressed to persons holding high positions, with whom the writer is unacquainted.

Dear Madam is the correct form to be used in a business letter addressed to a woman. To a woman with whom the writer is well acquainted it is more cordial to write "Dear

Miss Spencer," or "My dear Miss Gilmore," or "Dear Mrs. Winthrop."

In addressing a letter to a firm, institution, or club, made up of women, *Ladies* is the commonest form, but *Mesdames* is sometimes used.

No abbreviation of any kind should be used in the salutation. *Dr Sr* or *Gents* is now found only in the letters of the very ignorant. The form *Dear Friend,* however, dies lingeringly, although it is perhaps the most inappropriate of all the irregular forms employed now and then by uneducated people in their business letters. It is also frequently used in poor sales letters in an attempt to give a personal touch.

Punctuation of Salutation. The salutation should be followed by a colon. The dash often used after the colon is unnecessary and useless; the comma after the salutation should be used only in the most friendly of social letters. Only the first word and the nouns in the salutation should be capitalized.

Innovations. A few firms, believing that the salutation (and the complimentary close) are useless parts of a letter, have, to save time, eliminated them from their correspondence. Such elimination represents a rather deplorable concession to mere efficiency and is sometimes explained in a printed footnote on the letter in which it occurs. It is quite useless to argue that the traditional forms of salutation are insincere. All forms of politeness may be attacked from the same point of view.

For the proper spacing and position of the salutation, note the examples given below (pages 22–26).

Study the following forms of heading, address, and salutation:

(1)

Ontario, Oregon, July 1, 19—

Mr. James C. Whitman,
Vandalia, Illinois.

Dear Sir:

(2)

781 Adams Street,
Chicago, Illinois,
August 12, 19—

V. W. Smith, Esq.,
1243 Michigan Street,
Chicago, Illinois.

Dear Mr. Smith:

(3)

Holland,
Erie County,
New York,
March 30, 19—

Messrs. Chambers, Small & Curtis,
986 Fourth Avenue, New York.

Gentlemen:

(4)

R. F. D. No. 2,
Carrol, Iowa,
June 14, 19—

The American Trading Company,
365 Rialto Building,
San Francisco,
California.

Gentlemen:

(5)

2567 Buena Vista Way,
Berkeley, California,
September 27, 19—

Rabbi Isaac Goldman,
387 Fourth Avenue,
New York.

My dear Rabbi:

(6)

968 Chestnut Street,
Philadelphia, Pa.,
October 14, 19—

Mrs. Peter B. Lake,
c/o Mrs. Mary Wheeler,
P. O. Box 3674,
Richmond, Virginia.

Dear Madam:

(7)

Hotel St. Lawrence
Brockville
Ontario, Canada
December 23, 19—

Miss Helen M. King
SS. "Minnesota"
Seattle
Washington, U. S. A.

Dear Madam:

(8)

318 Main Street
Cincinnati, Ohio
April 12, 19—

Robert A. Kean, Jr., Esq.
6094 South 4th Street
St. Louis, Missouri

Dear Sir:

(9)

Kobe, Japan,
c/o American Consul,
February 15, 19—

Rev. Henry Cuthbert Lodge, D.D.,
The Benedict Apartments,
756 North Yukon Avenue,
Portland, Oregon, U. S. A.

Dear Sir:

(10)

563 Atlantic Avenue
Boston, Massachusetts
January 26, 19—

Prof. Henry O. Bliss
Chairman Department of Economics
Boston University
Boston, Massachusetts

Dear Professor Bliss:

(11)

3567 M Street,
Washington, D. C.,
April 17, 19—

Dr. M. M. Townsend,
General Delivery,
Houston, Texas.

Dear Sir:

(12)

Company F, 12th Regiment,
Columbus, Texas, U. S. A.,
November 24, 19—

Private William C. White,
Company G, 19th Regiment,
Manila, Philippine Islands.

Dear White:

(13)

1212 Green Street,
Buffalo, New York,
November 17, 19—

Mr. R. K. Devendorf,
Secretary Commission of Highways,
Albany, New York.

Road Contract 122,
Arcade to Warsaw,
Wyoming County.

Dear Mr. Devendorf:

(14)

456 State Street,
Chicago, Illinois,
June 27, 19—

His Excellency
Governor John W. Morton,
Springfield, Illinois.

Dear Sir (or Dear Governor):

(15)

Governors Island,
New York, May 5, 19—

Brig. Gen. Lawrence L. Westcott,
Commander Department of the South,
Houston, Texas.

Sir:

(16)

Helena, Montana,
July 7, 19—

To the President,
White House,
Washington, D. C.

Dear Mr. President:

Exercises

I

Arrange the following addresses and salutations in correct form, giving careful attention to capitalization and punctuation.

1. Mr oscar a Miller los angeles cal 200 pacific street dear sir

2. charles h V kane esq woodmere nassau county n y dear mr Kane

3. messrs berry brothers limited 112 so fourth st stLouis mo gentlemen

4. the Atlantic trading co 10th st & broadway new york gentlemen

5. dr harry o Wheelock 34 columbia Place portland oregon dear Dr. wheelock

6. Mrs a m hill c/o mr r b brown r f d No 2 ogdensburg n y dear madam

7. miss helen Elliott belden the colonial school 1764 Q st washington d c dear madam

8. prof irving Fisher yale university new haven conn dear sir

9. john w mc andrew jr esq secretary knights of columbus denver colo dear John

10. hon joseph w Fordney chairman ways and means committee house of representatives washington d c my dear sir

11. John I tillman Phd principal william penn high school philadelphia penn dear sir

12. John w brice esq 32 bevis marks london E C my dear mr Brice

13. Herr oscar miller ritterstrasse 54 berlin s w 72 dear sir

14. knorr-bremse aktiengesellschaft Neue banhhofstrasse 9–17 berlin-lichtenberg germany gentlemen

15. Rt rev s c edmund D D lld 34 rue de labienfaisance Brussels reverend and dear sir

16. Ancienne maison Béranger & Cie rue saint-anastase 10 paris dear sirs

17. Bank of new south wales 29 george street sydney australia dear sirs

18. Sociedad española de libreria caballero de gracia 28 madrid dear sirs

19. E leybold's nachfolger dorotheenstrasse 53 cöln a/rhein n. w. 7 germany gentlemen

20. Mitsui Bussan Kaisha 22 honkoku-cho Nihonbashi-ku tokio japan

21. Compagnie des messageries maritimes direction générale 8 rue vignon bordeaux france, dear sirs

22. Mr. tetzuma mizushima yamamoto dori ni chome osaka japan dear mr Mizushima

II

Write the correct address and salutation for a letter to each of the following:

1. The governor of your state.

2. Your representative in the lower house of the state legislature.

3. One of your United States senators.
4. The chief judge of the highest court in your state.

III

Write the correct address and salutation for a letter to each of five different persons with whom you are acquainted. Illustrate in your choice of these persons the correct use of five different titles.

CHAPTER III

THE PARTS OF A LETTER (Continued)

4. Body of the Letter—Mechanical Arrangement.—The body of a letter *is* the letter and its composition will be discussed later. Its appearance depends largely upon its mechanical arrangement, in connection with which there are many points to notice.

A letter must be written *on one side* of the sheet only, and whenever possible it should be so arranged that it will come into a single page. It should never be so written that the complimentary close and signature stand alone on a second page. Its position on the page should be so calculated before the letter is written that the upper and lower margins are approximately the same. When the letter is short increase the margins. Ten short lines grouped in the center of the page are preferable to five lines that extend the whole way across the letter sheet.

If two or more sheets are necessary, the second and third should bear no letterhead. They should be of the same size and quality of paper as the first sheet and should, for identification in mailing, filing, and reading, bear the name of the addressee and be numbered in proper sequence.

Paragraphing. A business letter should deal ordinarily with but one subject. That subject should be divided into as many paragraphs as there are subtopics. Careful paragraphing is especially important in business letters, because it facilitates reference to each separate topic. Writers who make a paragraph of each sentence occasionally gain a

momentary emphasis for a single statement, but such an emphasis is artificial and loses its force rapidly with repetition. It is quite as difficult to distinguish the topics in such a letter as it is to find the topics in a letter in which no paragraphs occur. The following is a very good illustration of the use of the paragraph to secure emphasis:

Skating, skiing, tobogganing, snowshoeing, skijoring, sleighing.

Air that is a tonic better than medicine.

Exercise in the open that will send the red corpuscles through your veins.

This is something for you to think over.

Perhaps it has never occurred to you that the Adirondack Mountains offer opportunity for winter sports unequaled in this country and not excelled in the Swiss Alps.

Winter in the Adirondacks means outdoor life at its best and the most healthful, invigorating, and beautiful surroundings, with no lack of creature comforts.

Try a week or more there this winter and see if you don't think it about the best health and pleasure investment you have ever made.

Indentation. Each paragraph should be indented the same distance from the left-hand margin and the first line should generally begin two spaces below the salutation. With double-spacing a five or ten point indentation—depending on the length of the line—produces a good effect. The former is preferable for short letters with wide margins, the latter for longer letters in which the margins are narrower.

In correspondence between various branches or departments of one business, or between factory and office, it is advantageous to use a separate sheet for each topic treated. This sheet can then be referred directly and without delay to the officer or to the employee who has charge of the part

of the business to which that topic is related. In this way all the topics contained in a letter are attended to simultaneously, much delay in preparing a reply is eliminated, and the difficulty of filing a sheet that treats of many topics is avoided.

The universal adoption of some such method in which each topic is treated on a single sheet, the relation of which to other sheets is simply, positively, and clearly indicated, would do much toward saving time and labor in handling business correspondence.

Identifying the Subject-Matter. The identification of the subject-matter of a letter is important. Many firms indicate the content of each letter they write by a phrase, often underlined, standing alone immediately after the salutation. Such captions are especially useful when the letters of a person or a firm to another person or firm are numerous and deal with many subjects. A letter so headed can be easily identified in the files and much time saved thereby, as for example:

Brockville, Ontario,
Canada,
July 15, 19—

Middlestates Express Co.,
426 Adams Street,
Chicago, Ill.

Consignment, F. R. Koopman, 67 Columbia Heights, Brooklyn, N. Y., to E. F. Kip, Morristown, N. Y. June 3, 19—. One box china.

Gentlemen:

Most firms now add, usually below the date and opposite the heading, some indication which they desire their correspondent to use in his reply in order to facilitate filing his

answer or referring to other letters from him on the same subject. Such references are: "In replying refer to: K617," or "Please quote in reply B28: 7," or "Please refer to MK6," or the like. The heading of a letter complying with such a request would be arranged as follows:

2367 Ridge Road,
Berkeley, California,
April 6, 19—

Bekins Fireproof Storage,
13th and Mission,
San Francisco, California.

Reference: HF: 34

Gentlemen:

For the Attention of a Particular Person. In writing to a firm a writer sometimes wishes his letter to reach immediately a member or an employee of that firm who is conversant with the business in question. He may do this by writing, for example, "Attention of Mr. Jones." Perhaps the best place for such a statement is to the right of the address. A letter so treated retains its place as a document in business done with the firm in question, which would not be the case if the letter were addressed personally to an employee, and at the same time it reaches without delay the person who can best deal with the matter it refers to.

The initials of a person who dictates a letter, followed usually by the initials of the person who transcribes it, may be placed in the lower left-hand corner of the page, as well as other data that in a large business will help to identify the source of a letter for the firm by which it is sent. A letter dictated by T. M. Folger to Grace Bird would bear the notation "TMF: GB" or "TMF/GB" or "F/B."

Here may be mentioned another labor- and time-saving

device that large companies frequently use, namely, the statement written or printed above the introductory address, "In replying use the back of this sheet." While this device, however, may save the writer the trouble of keeping his letter and its reply together, it makes it inconvenient for his correspondent to take a carbon copy of his answer. Such directions as these should be reduced to a minimum and made as inconspicuous as possible.

Noting Enclosures. If a letter contains enclosures or remittances, the number of such items should be noted just below the line of the signature and to the extreme left, as follows: "Enclosure," or "2 enclosures." This calls the attention of the mailing clerk to the number of enclosures to go with the letter and aids the receiver in checking the receipt of them.

5. **Complimentary Close.**—The complimentary close consists of those expressions of formal respect that follow the text of a letter and precede the signature.

In the past these expressions varied to suit the dignity of the addressee and the social and financial position of the writer. *Very truly yours*, *Yours very truly*, and less frequently *Yours truly* and *Truly yours* are now the most approved forms. In formal letters to officials of high rank, when the salutation is *Sir*, *Yours respectfully* should be used for the close, but this is now the only variation of the simple forms given above.

No abbreviation can be tolerated in the complimentary close. *Yours*, *Yrs etc.*, and the like, are vulgar and discourteous. *Sincerely yours*, *Faithfully yours*, and *Cordially yours* may be used in business correspondence when friendship exists between the correspondents.

Fanciful forms of the complimentary close, while they are quite in place between old friends when they correspond to the message or tone of a letter, are grotesque in business communications. Such endings as "Yours for more business," "Indefatigably yours," "Yours in partnership," and many others, are felt by most men to be impertinent and pretentious, even though they may not be actually offensive.

The complimentary close should begin about half-way between the left and right margins of a letter. Only the first word should be capitalized and the last word should be followed by a comma, unless the modern practice of omitting commas after each line of the heading and address is followed, in which case the comma should likewise be omitted in the close.

6. Signature.—A signature is the means by which a person chooses to designate himself in writing. It may be a mark or marks, a name or names, written in pencil or ink, or stamped with a rubber stamp. A typewritten or printed name is a signature when the writer intends it to be so considered.

In business letters the signature should be written in ink below the complimentary close and on the right-hand side of the page. The writer's given name or names may be spelled out or abbreviated, but the writing should be legible. An illegible signature is almost as irritating to the person to whom the letter is addressed as the omission of the signature. No excuse can be brought forward that will condone it. A simple, plain form of writing one's name should be adopted. And once adopted it should not be changed.

While it is perfectly proper for an employee, when so authorized, to sign for a firm, no good correspondent will

allow anyone to sign his letters and then draw attention to the fact by use of the phrase "Dictated by Mr. Williams but signed in his absence," or "Dictated but not read." Such a procedure is a discourtesy to the person to whom the letter is written.

It is often important, when the writer of a letter represents another person or firm, that he not only sign his own name but that he also indicate the person or firm for whom he is acting, if he wishes to avoid being held personally responsible for the obligations incurred in the letter. The mere statement of his representative capacity after his signature, as *agent*, *secretary*, *executor*, and the like, as "John A. Paltz, President," does not exempt him from personal liability. When writing in a representative capacity, he should use first the name of the principal for whom he acts, then write his signature underneath, preceded by the word *by* and followed by the word that indicates the capacity in which he writes:

The Lambert Estate,
By John Corbett,
Administrator.

Hudson Trading Company,
By Albert F. Bryan,
Treasurer.

How a Woman Should Sign. A woman should in business letters indicate clearly how she is to be addressed. The name "A. J. Ballard," as a signature, gives no hint as to the identity of the writer, and the addressee will naturally assume that his correspondent is a man. A similar difficulty arises when the signature contains a woman's given name, as "Edith L. Booth," for from such a signature no one can tell whether the addressee should be addressed as *Miss* or *Mrs.*

In business and in letters to unknown people a woman should therefore indicate in parentheses before or below her

name whether she is married or unmarried, to make sure that the reply will be properly addressed. A married woman should use her own given name in her signature. She should put her married name in full below in parentheses, for example, "Edna M. Field (Mrs. Horace W. Field)." In legal documents she must sign her given name, "Edna M. Field," not "Mrs. Horace W. Field." If she is a widow she may merely prefix *Mrs.* in parentheses to her signature.

Postscripts.—Postscripts are sometimes added to letters to include afterthoughts or information that has come to the writer's notice after his letter was written, such as letters or samples that have arrived by a later mail. Additions of this kind are no longer preceded by the letters *P.S.* If such subsequent information seriously modifies or completely changes the writer's point of view, the original becomes useless as a communication and a new letter should be written.

A postscript is sometimes added to a carefully worded letter, not to speak of something that has been overlooked, but to give prominence to an important sentence that might be less forcible if included in the body of the communication. Good letters are often spoiled by this artifice insincerely used. As a device it is much overdone and should be carefully avoided.

Specimen Letters.—We have now examined separately all the various parts that go to make up the skeleton of a letter. Before we leave this chapter let us put them together and study with equal care the effect they make as a whole. In the three letters that follow consider every detail in its relation to the other parts and to the appearance of the entire page.

1

THE IDEAL FOUNTAIN PEN COMPANY

Pasadena, California

Refer to: T-6872

February 25, 19--

Mr. S. S. Gibbs
The St. Catherine School
Pasadena, California

Dear Sir:

This reply to your letter of the 20th shows the general arrangement of a letter that every stenographer in our employ is instructed to use.

Our General Efficiency Committee, realizing the importance of appearance in business letters, have decided that all letters must be carefully centered on the page and that, except in very short letters, the left-hand margin shall be an inch and the right-hand margin never less than three-quarters of an inch. Our typewriters are fitted with black ribbons. At one time we signed our letters with a rubber stamp but now the name of the Company is written on the typewriter after the complimentary close and immediately under the Company's name the full name of the writer appears.

Very truly yours,

THE IDEAL FOUNTAIN PEN COMPANY
By C. W. Kean
Office Manager

CWK:M

2

WARD & MECHLER
Fifth Avenue
New York

April 16, 19--

Mr. Howard A. Lewis, Chairman,
Department Office Training,
High School of Commerce,
New York.

Dear Sir:

Here are some of the rules we put into the hands of our stenographers.

"Avoid such stereotyped phrases as: 'We note'; 'We beg to advise'; 'Referring to same'; 'In reference to'; 'Acknowledging your favor'; 'In regard to same'; 'We hand you herewith.' Do not make too frequent use of 'however' and 'matter.' Never use 'same' as a pronoun. Omit 'Inst.,' 'Ult.,' and 'Prox.,' in speaking of a date. Say rather 'Thank you for your offer of the 20th---.' If the letter to which you are replying was written in the month just passed use the name of that month; for example, 'Thank you for your offer of June 20.' If the phrase you use refers to the coming month use also the name of that month; say, for example, 'Our Autumn sale will begin on October 3.' The proper close for a business letter is 'Yours truly' or 'Very truly yours.'"

Very truly yours,

Ward & Mechler

3

422 So. Clay Street,
Chicago, Illinois,
January 18, 19--

Dr. Walter S. Harper, Principal,
The Roosevelt High School,
6785 Michigan Avenue,
Chicago, Illinois.

Dear Sir:

We have an opening in our office for a young man who is just starting in business, and we should be very glad if you would recommend someone for the place.

When we hire a boy, we expect him to have those characteristics which will eventually place him in a position of trust and responsibility. He must, therefore, be a boy who is habitually honest and straightforward in all his dealings and whose life is clean and wholesome.

In the position now vacant we must have a neat, legible writer and one who is accurate in simple computations. A knowledge of bookkeeping would also be useful but is not indispensable.

We always give preference to those who have completed their high school studies, because we find that, in the long run, they are much more successful.

Those whom you can fully recommend can see Mr. Harrison at this office at any time during business hours.

Very truly yours,

THE NATIONAL HARDWARE COMPANY

EW/RB

By E. Worthy Manager.

Read these letters at least twice. They are actual letters from great business firms. The first two will give you, at the beginning of your study of this subject an idea of the importance which business men attach to some of the very questions of spacing and wording we have just been discussing, while the last letter will show you what kind of character a large business house expects of its applicants and what influence it has found high school work to have upon their subsequent career.

Exercises

Rewrite the following letters carefully, taking care that each fits the page properly and that each part is correctly spaced and in its right place. Punctuate accurately.

1.

Gardener

3 July 19—
Kansas

Dear mr Garvin
Food Products Co,

Mercerville,
Oregon

In reply to your letter of the 29th June I regret to say that no discount can be allowed on payments such as you propose to make

The rules of the company are very strict with reference to discounts

We are sorry that we can make no exceptions.

very truly yours

F. G. Dale
Secretary

2.

Dallas, fifteenth august, 19— Freight station Rio Grande and Southern

Dear Sir

Your letter of the 4th has been handed to me for investigation. For your information I may say that:

Car No 78976A was sent forward from these yards tendays ago and there is no reason to think that you will not receive your shipment in time.

Manager D F Dexter

3.

A. H. Kimberley; Dear Sir

With regard to the express parcel which you sent from our Weston office on the afternoon of

June 26th

addressed to

C C Condon

37 Sixth Ave, Roseville, Delaware, we have upon investigation found that it was sent to Roseville New Jersey.

The "Del" of the address was very indistinctly written.

And we are having the parcel forwarded immediately, but we cannot hold ourselves responsible for the delay. We especially urge our customers to write out the names of the states in full on all parcels shipped by them and so avoid unfortunate delays and consequent disappointment.

For the President

WLCrimmins

April 9,

Kingston

Ontario Canada.

4.

The Canadian Central Railroad Co., Freight Claim Department. When Replying Please Return This Letter or Refer to Our No. 180559 645 Seneca Street, Buffalo, N. Y., July 17, 19— The Fourth

National Bank, Penn Yan, Yates County, N. Y., Gentlemen, Referring to your claim No. 180559 dates 7–7–20 presented on account of loss amounting to $136.50. In order to properly investigate and promptly adjust this claim it will be necessary for us to have the additional documents indicated by the "X" mark below, which kindly attach hereto and return. Upon receipt, the claim will have our immediate attention.

X Bill of Lading (Original)
Original Paid Freight Bill
Shipper's Invoice (Original or Certified Copy)
Bill of Loss or Damage (Itemized) Very truly yours John K. Lucey Asst. Freight Claim Agent By.....

5.

November 8, 19—washington Treasury department D. C. Mr.M. M. Stokes 310 Y.M.C.A. Building educational Director, Detroit michigan sir
referring to your letter of nov. 7
relative to the unsigned note of the Rutherford national bank Bedford iowa which you have in your possession it is suggested that you return the note either to the bank or to the treasurer of the united states
for redemption, this could be done through one of the banks in your city respectfully deputy controller C. L. Keene.

6.

The fourth national Bank Herkimer new York herkimer County April 27th Dear sir, Mr Orville Earl Roscoe, treasurer Donald Transit co. 647 State street springfield Mass I beg to acknowledge receipt of your letter of the 7th inst in which you enclosed check for $280.75 and renewal note for $2050 I beg to inform you that you figured interest on the $2050 note instead of the $2300 note therefore you figured the interest as $30.75 while it should have been $34.50. We are making the renewal note $2053.75 instead of $2050 we trust this will be satisfactory very Truly yours C e baldwin CEB/ALM cashier

CHAPTER IV

PAPER AND ENVELOPE

Paper and Folding.—The kind of paper used and the way it is folded may seem unimportant details of a letter, but in determining them the wise business man exercises taste and judgment, remembering that these externals strike the eye of the addressee before he has had time to read the communication they contain and that they bear somewhat the same relation to the letter itself as clothes do to the person wearing them. Unconsciously, perhaps, but still to a certain degree, the judgment of the recipient of a letter from an unknown person may be influenced by the character of the stationery used.

The Kind and Size of Paper.—A business letter should be written on paper of good quality, about 8 1/2 x 10 1/2 inches in size, and perfectly plain. White is preferable as to color and bond as to finish. Colored paper, rough-edged paper, extremely thin or extremely thick paper, paper the finish of which imitates the texture of fabrics, or paper with ruled lines is not used by writers of good taste. It is proper, however, to use thin paper for foreign correspondence to reduce the weight of the letter, and colored paper may be used in the correspondence between the departments of one business, as there it serves the definite purpose of identifying the department in which the letter was written. Colored paper is also much used for making carbon copies of letters, the color of the copy making it easy to distinguish it from

the correspondent's original letter. The advantage of uniformity in the size of business letters will be apparent to anyone who has many letters of varying sizes to file.

Folding.—To fold a sheet of business letter paper (Figure 1):

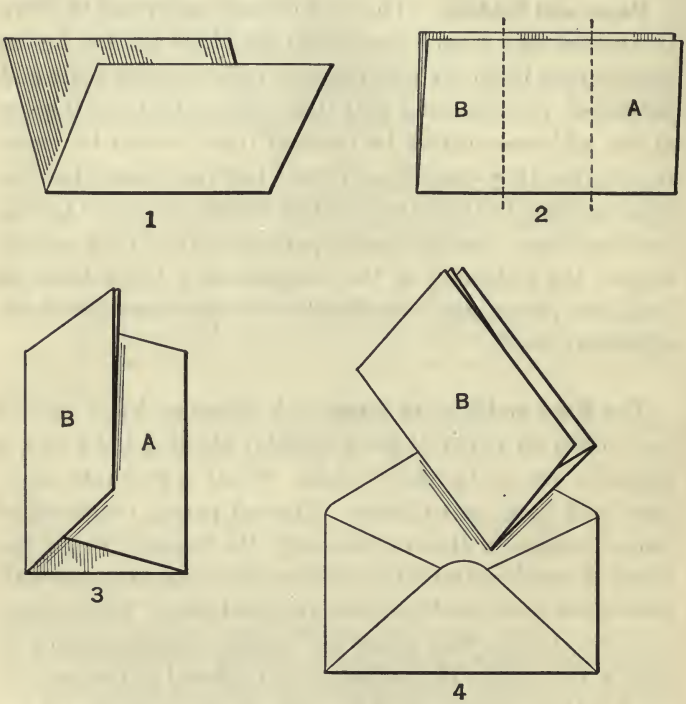


FIGURE 1. Correct Way to Fold and Enclose a Letter

1. Turn up and away from you the lower half of the sheet until the bottom of the sheet comes about half an inch from the top and is exactly parallel to it, the sides being precisely even.

2. Holding the upper part of the folded sheet with the left hand, crease the fold down firmly.

3. Without lifting the sheet from the desk turn it so that the upper edge is at your right hand, the folded edge at your left, and fold up and away from you a little less than one-third of the width of the sheet. As it now lies, fold the upper side of the sheet down towards you so that what was the upper side is nearest to you and projects a little beyond the fold last made. The letter is now ready to be placed in the envelope.

4. Without turning the letter over take it in your right hand and put it into the envelope, inserting first the edge that you folded last.

The Envelope.—A letter folded in the way described may be put into the ordinary envelope with ease. When it is taken out in the usual manner, by cutting the top edge of the envelope, the letter is right side up and, when unfolded, is ready to read.

When, however, the window envelope is used, the enclosure must be so folded as to bring the complete inside address into a position where it can be read through the window. These window envelopes are now in fairly general use as a means of economizing clerical effort in addressing envelopes.

The envelope should be of strong paper of the same color and quality as the letter itself and of such a size as will fit neatly but not too closely the letter sheet when properly folded. It should be opaque. If many enclosures are sent with a letter, the envelope should be especially strong.

Other Sizes of Paper.—For very short letters a sheet approximately 8 1/2 inches wide and 5 1/2 inches long is sometimes used, in which case the right-hand edge should be folded over first so that the crease comes one-third of the

way across the page, and the left side should then be folded down on to the right side already folded over.

Another size of paper occasionally used in business, especially for official letters or letters in which the personal note is struck, is known as "note paper" and consists of a folded sheet usually 4 x 5 1/8 inches, although there are many variations in size. The double page of this kind of paper is folded once up from the bottom so that the bottom edge is exactly even with the upper edge, and is inserted in a square envelope. Note paper of a size larger than 4 x 5 1/8 inches, is occasionally folded up from the bottom one-third of the height of the paper and then folded again so that the first fold comes level with the top of the sheet. When the paper is folded in this way an envelope about 4 x 2 3/4 inches is used.

The Outside Address.—Upon the address on an envelope and upon it alone the safe delivery of a letter depends. Millions of letters go to the Dead Letter Office every year, but properly addressed letters are seldom lost or missent by the post.

Give the addressing of an envelope the utmost attention. A single mistake in it, or a single omission, may mean that the effort and care expended in writing a letter have been wasted and that all possible advantages which the letter might bring have been lost. Use pen and ink or a typewriter.

Do not forget that:

1. The name of the addressee should be written on the envelope exactly as it appears in the introductory address, that is to say, exactly as the addressee himself writes it with regard to the use of initials and spelling.

2. The use of titles should be the same as in the introductory address with the possible exception of *Honorable* and *Professor*, which may properly be abbreviated on the envelope.

3. No essential necessary to insure delivery should be omitted, e.g., in the case of large towns and cities give the house number and the unabbreviated name of the street (for numbered streets, see under "The Writer's Address," pages 7 and 8); in the case of small towns and villages give the unabbreviated name of the county; in the case of a person living in the country give the number of the free delivery route; in the case of a farm, estate, house or hotel, give its unabbreviated name if any exists, especially if no street number is known. The name of the city or town should always be given unabbreviated and correctly spelled.

In accordance with the request of the Post Office Department it is advisable to spell out the names of the states, not only in America, but in Mexico, Canada, and South American countries, and to do this also with provinces or similar political divisions of other countries.

Arrangement of Address.—For the proper arrangement of the address a rigid rule cannot be laid down that will cover all cases. To the face of the envelope as a whole a harmonious balance should be given, but it is still more vital to give each part of the address clearly and prominently and in its customary place. Avoid all fanciful or unusual arrangements of the parts of an address.

The first line should contain nothing but the title and the name of the addressee, or simply the name, if no title is required.

The name of the person in whose care a letter is sent or the

name of the firm, school, institution, bank, estate, hotel, or the like, with which he is associated should come next, and on a separate line.

The house number and street, avenue, or the like, or the number of the rural free delivery route should come next, and on a separate line. If no name of firm, school, institution, or the like, is necessary, the house number and street will, of course, be the second line of the address.

The name of the city or town should come third, and on a separate line.

The name of the county or, in the case of foreign countries, the name of the province or similar division should, if it is necessary, come next, and on a separate line.

The unabbreviated name of the state or of the country should come last, and on a separate line.

Never write *city* or *town*, or the like, on local letters. In the incessant hurry of handling the mails letters so addressed are often missent.

Begin the first line a little below the middle of the face of the envelope and a little to the left. Indent the succeeding lines evenly. If the block arrangement has been used in the heading and introductory address of the letter, use it also in addressing the envelope.

Some writers put the town or city and the state on one line, believing that the address should not exceed three or at the most four lines. This is a mistake. The only part of the address noticed by the first mail clerk, who sorts the letter and starts it correctly or incorrectly on its journey, is, in the case of an out-of-town letter, the name of the state or country. If this is on the same line as the city or town, or if its spelling is abbreviated, the mail clerk is delayed and may misinterpret the address. He has no time to spend on

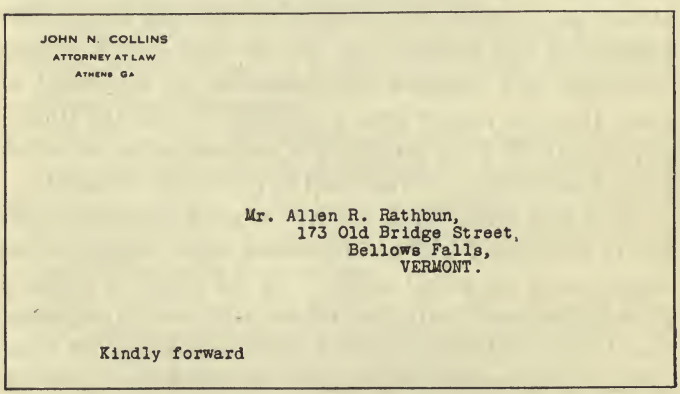
deciphering addresses. Clear addresses are indispensable to the rapid handling of the mails.

Abbreviations of Address Often Mistaken.—To take but a few examples of abbreviated addresses which cause mistakes, hundreds of letters on the envelope of which "California" is written "Cal." go to Colorado and a like number addressed "Col.," for "Colorado," go to California. "Md." and "Ind." are similarly confused, and letters for Indiana go to Maryland while letters for Maryland go to Indiana. Letters intended for Porto Rico, when the name appears on the outside address as "P. R.," often go to the Philippine Islands (P. I.), and letters for the Philippine Islands, when addressed "P. I.," are frequently sent to Porto Rico. Since, at the best, it takes a letter about two months to go to the Philippines and return, it is evident that such a letter's usefulness as a business communication to a resident of Porto Rico has usually been completely lost by the time it arrives. In such an interval the circumstances on which it was based will in all likelihood have entirely changed.

Those who think that in the case of small towns the addition of the county is of no importance know nothing of the difficulties of the postal service. In the course of a year a great many missent letters are reforwarded from Morristown, New Jersey, to Morristown, St. Lawrence County, New York, and similar mail is being continually reforwarded from Morristown, New York, to Morristown, New Jersey. Hundreds of such cases arise, owing to the fact that there are many towns of the same name in the country and a still larger number with names that bear a marked resemblance to other names. Such delays are exasperating, and the expense to the Post Office Department of reforwarding mail of this kind is enormous.

To help the postal clerk some business men write the name of the state in a bold hand and larger than the rest of the address, or if they use a typewriter they write the name of the state entirely in capitals (see below) or underline it. If so written on a line by itself it instantly catches the eye of the postal clerk and goes straight to its destination. Still others not only use capitals entirely for this part of the address, but also leave a space between each letter. Such spacing, however, seems unnecessary.

As nothing necessary for the correct delivery of a letter should be omitted, so nothing should be added by way of comment or otherwise that is not needed to insure delivery. Such words as *personal, please forward, transient,* and the like, should be placed in the lower left-hand corner, as for example:



In unsealed letters of introduction the name of the person introduced should be placed underneath the addressee's name, as follows:

Dr. Charles H. Elliott
Introducing Mr. James Andrews

The Writer's Address on Envelope.—The addition of the sender's name and address completes the envelope's superscription. Those who use plain envelopes should place their name and post office address in the upper left-hand corner in handwriting, if the rest of the envelope is written with a pen, or, if it is written on a typewriter, in typewriting. The post office advises this addition to all letters because it insures their return to the sender in thirty days if the addressee cannot be found. The sender may, in writing the address, stipulate that the letter, if undelivered, is to be returned in any stated number of days provided the number is not less than three.

Most business firms have their names and addresses printed or engraved in the upper left-hand corner of the envelopes they use. Such printed addition to the envelope should be small, and should include nothing that is not necessary to insure a prompt return if the letter is undelivered. It should never be given a prominent place along the top of the envelope. Advertising or illustrations are quite out of place on an envelope, and any addition, whether printed or written, which might intimidate or defame the addressee will subject the sender to prosecution for illegal use of the mails.

Punctuate the address as directed on page 19.

The Stamp.—The upper right-hand corner of the face of the envelope is the only proper place for the stamp. Attach it neatly and firmly right side up, making its edges come nearly flush with the corner edges of the envelope. If several stamps are used make sure that one stamp does not overlap another, as the stamp that is overlapped does not count as postage.

If there is any chance that a letter is overweight, take care to weigh it or have it weighed and prepay the full postal charge. Many letters sent abroad have insufficient postage. The receiver, whether in America or abroad, has to pay a tax on such letters, equal to twice the amount of the unpaid postage. Do not send United States postage to foreign countries.

All letters of the first class that are sent through the mails should, of course, be carefully sealed.

Letters of inquiry to correspondents who can derive no possible business advantage from the inquiry and who are unknown to the writer should be accompanied by a stamp or by a stamped and self-addressed envelope. In case a stamp is enclosed it should not be stuck to the letter, since in that case it becomes useless to the receiver. It is better to attach it to the upper right-hand margin with a paper clip. But a self-addressed envelope is preferable because it is ready for use and it prevents mistakes in addressing the reply.

It is not necessary to enclose stamps in making inquiries about things which a business makes or has for sale.

Prompt delivery of a parcel or letter by the addressee's post office may be insured by writing on the face of the envelope "Special Delivery" and using 10 cents additional postage, or by the use of a special delivery stamp.

Exact information about the nature of the various classifications of mail matter made by the government and the rates charged for each, as well as all other necessary data with regard to the parcel post zones and the working of the post office, will be found in a pamphlet of postal information issued by the government. This will be furnished free to anyone on application and should be in the hands of every student of business correspondence. The "Official Postal Guide" is usually to be found in every business office.

Exercises

Write out, as it would appear on an envelope, each of the following addresses, taking care to arrange the various parts of each in their proper order and to capitalize and punctuate them correctly.

1. Mrs. William E Stone, Hatton, Alaska.

2. Mr. E. H. Milford, Laguna, R.F.D. 4 Arizona

3. Henry Bell, Esq., c/o Mrs. H.D.Weller Laredo Texas

4. Miss Jane Buttrick, 985 West Lake Park, Pasadena California

5. Messrs. Sloan, Marshall & Myrtle, The Sloan Building Milwaukee Wisconsin.

6. The Mechanics Library 87 Park Place, Syracuse, N Y U S A

7. The Sheffield Company Sixth and Sands Streets Shreveport Louisiana

8. 456A Herald, Herald Building Redfield Terrace Montgomery Alabama.

9. Mrs. John D. Ellis Fairfield Herkimer County New York

10. Hon. William R. Hatfield, Chairman Ways and Means Committee House of Representatives, Washington D. C.

11. T. M. Hazelton Esq, Ballarat Building Secretary Marine Insurance Company Sidney new South wales australia

12. Prof. A. B. Coble Springfield Illinois The Technical high School Please forward

13. Rev. Johnson Harrison East brighton, the vicarage, Maine

14. Dr. M. M. Slocum 2, 2nd St. Brooklyn, N.Y.

15. Mr. W. H. Rastall SS Tango Maru Seattle Washington Special Delivery.

16. Private Harold Seely, 12th Infantry Company B El Paso Texas

17. John S. Beard Esq R.F.D. 4 Penn Yan, New York

18. M. Henri Le Grange, Hotel Chapeau Rouge, Blois, Loir-et-Cher, France.

19. Andrew L. Perry, Jr. Rome Italy Pensione Regina 89 Corso d'Italia via SS Duca di Genova.

20. Miss Helen Elliott 20 Yamamoto Dori Ni Chome, Kobe, Japan.

If further practice is needed use the exercise on pages 26 and 27.

CHAPTER V

LETTERS OF INTRODUCTION

Introductions.—What is the simplest letter to write? A letter, to someone you know, about some other person you know—a letter to a friend about a friend you wish him or her to meet—in other words, a letter of introduction.

But in business such a letter has well-defined characteristics, and in writing it you must bear in mind that, by implication, you make yourself responsible to a certain degree for the results of such a meeting. Do not write such a letter without mature consideration.

If the meeting has been desired for a specific purpose by the person for whom it is written, that purpose should be, and usually is, mentioned. Although a letter of introduction may contain no explicit indorsement or recommendation, it should not be forgotten that the mere fact of making one person known to another involves in itself a responsibility.

Obligations Incurred.—When the writer of a letter of introduction expressly lays stress on the financial and commercial standing of the person introduced, he naturally must be absolutely certain of the latter's character and business standing. Should the person to whom such an indorsement is given fail to meet any obligations that he may, in a business way, incur towards the addressee the writer becomes morally, if not legally, responsible.

How to Write a Letter of Introduction.—An introduction should never be addressed to a person with whom the writer is not well acquainted. It should never be an intrusion upon the addressee's time and attention. Indeed the supposition that underlies this form of letter is that it will be advantageous or profitable for the addressee to meet the person for whom the letter is written.

A letter of introduction is usually handed to the person *for* whom it is written, although the latter may enclose it in a second envelope and send it through the mail to the person *to* whom it is written. It is always left unsealed, and it is never sent directly by the writer to the person *to* whom it is addressed. On the envelope appears not only the name of the person addressed but the name of the person introduced as well.

This is to introduce to you Mr. Thomas A. Hannen, who has just received an appointment as Factory Inspector of the Thirtieth District. Mr. Hannen and I were in the same class in college and two years ago we were associated in the United States government's investigation of industrial conditions in several of our eastern cities.

My admiration of his inflexible honesty and his unswerving impartiality grew during the months we worked together. His present appointment is only a partial reward for the services he rendered at that time to the cause of better factory conditions for the working man.

I am sure you will find that you have much in common with him and that you will enjoy knowing him as I have for so many years.

There is a certain type of routine business letter of introduction which is usually very brief.

This will introduce to you Mr. T. N. Doran, who is making a business trip to Willimantic. Any favors you can show him I shall greatly appreciate.

The correct form for the envelope is:

E. W. Townsend, Esq.,
Introducing Mr. J. C. Rice.

Acknowledging an Introduction.—A letter of introduction should be acknowledged briefly but courteously.

I have just received your letter introducing Mr. Hannen. It is always a privilege to meet one of your friends, especially one who has your confidence so entirely and whom you have known so long.

Exercises

1. A classmate of yours is to spend several weeks of his or her vacation in a near-by city where you have relatives and friends. You wish to have your classmate meet your relatives and friends. Write a letter of introduction to be presented by your classmate to the person addressed. If possible make the letter concern real people and relate to real situations.

2. Mr. Edward C. Ward, an acquaintance of yours, has recently secured employment with the Northwestern Electric Company, 456 Columbia Street, Portland, Oregon. You are also acquainted with Mr. A. G. Conant who has been with the same firm several years. Mr. Ward, who is a young man of excellent qualities, will be a stranger in Portland, and you wish him to meet Mr. Conant. Write Mr. Ward a letter of introduction to Mr. Conant.

3. Miss Cora Osgood will soon enter the Lakewood High School as a student. You attended this school one year and became acquainted with one of the English teachers, Miss Mary C. Martin. Write Miss Osgood a letter of introduction to Miss Martin. Supply the address.

4. You are acquainted with Mr. Hunter Pierce, American Consul at Amoy, China, and his son, Robert. Your associate, Stewart Sewell, is about to start with his father on a tour around the world. They are going to visit Amoy. Give Stewart a letter of introduction to Robert.

5. Your father is well acquainted with H. H. Rodgers, secretary of the Gulf Life Insurance Company, 347 Bayview Avenue, Galveston, Texas. You met Mr. Rodgers while he was at your home last summer. One of your schoolmates whom you hold in high esteem is just graduating from the Lincoln High School in your city and wishes to obtain a business position in Galveston. She is a girl of refinement, has been an excellent student, and is a capable stenographer and typist. Supply the name and write her a letter of introduction to Mr. Rodgers. Fold the letter and enclose it in a properly addressed envelope.

CHAPTER VI

LETTERS OF RECOMMENDATION

Recommendations.—If, as we have seen, a letter of introduction implies certain obligations assumed by the writer, a letter of recommendation involves a much greater responsibility. It should, therefore, be deliberately and truthfully written. Glowing effusiveness and warm-hearted generalities have far less force than clean-cut, decisive statements. To be really effective a recommendation should keep well within the writer's own observation and experience. It is much fairer to a former employee to state, with circumspect exactness, just what he has done or can do than to say vaguer things, even though they may seem at the moment more flattering. In other words, the more restrained and precise such a letter is the more likely it is to influence the reader favorably.

Open Letters of Recommendation.—Letters of recommendation may be divided into two classes—the open letter, which is handed to the applicant and is by courtesy left unsealed, and the letter addressed to a person or a firm, which is usually sent through the mail. The former was once the more generally accepted form. It is still occasionally used, especially when the writer of the recommendation or the person who is recommended is about to enter upon an entirely new sphere of activity or to change his residence to a place so distant that, if need arose, a personal letter could

hardly be obtained quickly enough. Under such circumstances an open letter of recommendation is sometimes the only convenient way of recording, while the facts are still fresh in the mind of the writer, his approval of and satisfaction in the work of the person recommended.

A letter of this kind should be as brief as is consistent with the circumstances, and it should deal more with facts that the writer is personally able to vouch for than with opinions, although a carefully worded opinion of the value of a man's services will sometimes carry great weight and form a valuable part of a man's credentials. But facts should come first and opinions afterwards.

It should be observed that fraudulent imitations are easily made of such letters and that they are, therefore, less acceptable than they once were. Moreover, some business men refuse to write an open letter of recommendation on the ground that use may be made of it of which they do not approve. Still others never write letters of recommendation of any kind, preferring to answer personally any questions a prospective employer may care to ask with regard to a former employee.

The letter on page 60 is an example of an open letter of recommendation.

Present Attitude Towards Open Letters of Recommendation.—Formerly an open letter of recommendation carried some weight, but nowadays even the best letter of the kind has lost something of its interest for a prospective employer. The real reason for this change lies in the fact that many people do not hesitate to ask for recommendations from a person with whom they are only slightly acquainted and of whom they have no right to make such a request. In such a

situation the person asked often feels that, from the nature of the case, he does not know the applicant well enough to pass judgment upon his work and character. To refuse, however, is difficult, and frequently he is more or less forced into

EATON-HERBERT PAPER COMPANY
Manufacturers of
Fine Correspondence Papers

Portland, Maine, U. S. A.,
May 3, 19—

To Whom It May Concern:

Mr. John R. Parker, who presents this letter, has been connected with the Department of Statistics and Factory Systems of this Company, as my assistant, for over two years. In this capacity he has occupied a position of trust and responsibility, being engaged on statistical work of a difficult and confidential nature. This work he has performed in a manner which reflects the highest credit both on his natural ability, which is quite exceptional, and on his college training.

Of his personal character I can speak in the highest terms. He has no bad habits, and I recommend him as a very superior type of the clean, vigorous college man. He severs his connection here at his own request, and we decidedly regret losing his services.

Very truly yours,
C. A. Dodd
Head of Department of Statistics
and Factory Systems

writing the letter. If in such a case he makes use of vague and non-committal statements, it is really the applicant's own fault.

No one in business should ask for a recommendation merely because the person to whom the request is addressed

occupies an influential or prominent position. The chief concern of a person seeking a recommendation should be, not what weight will such a name carry, but "how thoroughly honest and praiseworthy has my record been; and is the person I am asking to stand sponsor for me well enough acquainted with me personally and with my work to speak definitely and conscientiously about my capacity and character?"

Were such an attitude universally adopted the flood of meaningless letters which has debased the value of written testimonials would decrease, and a recommendation would again become what it should be—a dignified tribute to honesty and ability based upon real knowledge and esteem.

We might also observe that the attitude of some business men towards the writing of the open letter of recommendation has done much to bring it into discredit. Although in a letter to or a conversation with a definite person they would be most exact in characterizing the work of a former employee, they seem to think that because an open letter is addressed to no one in particular it may therefore contain statements that are inexact, misleading, and devoid of circumspection. They forget that by writing such letters they destroy the meaning of the letter of recommendation as a document and that they themselves may be deceived at any moment by testimonials written in the same spirit.

It is hardly necessary to add that giving a letter of recommendation to a person known to be dishonest or unworthy is a most reprehensible form of weakness, from which the writer himself is very liable to suffer if the future actions of the person recommended are such as to destroy the writer's reputation for truthfulness and good judgment.

Personal Letters of Recommendation.—A recommendation addressed to a definite person or business house is of

THE CITY OF FAIRHILLS
President of the District of Eastland

Bureau of Surveying
Theodore G. Hughes
Consulting Engineer

Fairhills, California
June 10, 19—

P. G. Howard, Esq.
North Bay Construction Co.
Greenlake, Missouri

Dear Sir:

I am writing to you at the request of Mr. Lewis L. Ketchum with regard to his record while in the employ of the President of the District of Eastland. From June 1, 1910, to July 10, 1914, he was employed in the Bureau of Accounts of the Executive Offices and from July 10, 1914, to April 1, 1922, in the Bureau of Surveying. He left the latter department, not for any wish of his own or ours, but because the city was compelled to close its surveying office on account of lack of funds.

Mr. Ketchum is a man of sterling character, conscientious, capable, and attentive to duty. While he was in the city's employ he prepared admirable reports, including those on the budget and general administrative expenses, and he gave valuable assistance to the statistical staff of the Bureau. He is also a good all-round office man, besides being an efficient stenographer and typist.

I am very glad to recommend Mr. Ketchum, if you desire the service of a man of his qualifications.

Yours very truly
Theodore G. Hughes

more value to the person for whom it is written than an open letter. It is also easier to write. In it, as in open

letters, facts count for more than mere opinions, although a cold statement of bald facts should be as carefully avoided as extravagant praise or superlative assertions. A letter that contains only facts may seem to be, for some hidden reason, grudgingly given, while a letter of unreflecting eulogy may sound hollow and perfunctory.

The letter on page 62 is an example of a personal letter of recommendation.

Exercises

1. Your friend, John C. Hartwell, is managing editor of the school paper. Write to him recommending another friend of yours, Harry Wayne, for the position of advertising manager.

2. Imagine that you and your friend, William Stone, have been agents for the Cyclone motor cycle. Write to the president of the motor cycle company recommending your friend as traveling salesman, saying that you just heard through Mr. Thomas, treasurer of the company, that their former traveling salesman, Mr. Barker, has resigned.

3. Assume that one of your classmates, whom you know intimately, has referred the firm of Sprague, Pettit and Horton to you for an estimate of his character. You have just received a letter from them asking you for the letter in question. Write a reply, giving a candid estimate of his character and attainments, and referring to him under the name of Paul Coble.

4. Assume that a classmate whom you have known for several years is making application for the position mentioned in exercise 5, page 57, and that she has asked you for a letter of recommendation to send with her letter. Write for her, under the name of Alice Ekhardt Brooks, the letter requested.

CHAPTER VII

LETTERS OF APPLICATION

Applications.—If it is difficult to recommend others courteously and truthfully, it is even more difficult to recommend yourself, simply, honestly, politely, and adequately.

A letter of application is one of the hardest letters that you will be called upon to write. Let the fact that only a few out of thousands of such letters achieve their purpose spur you to study most seriously what a letter of this kind should be. Much, perhaps everything, in your business career may some day depend upon your skill in making the right kind of application to the right person at the right moment. In more senses than one a successful presentation in writing of your equipment, ability, and desires may open the door to a fine career.

What to Avoid.—Because a letter of application stands for the man who wrote it—presenting him to the addressee before the latter actually sees him—it should be given the same scrupulous care as is given to one's personal appearance. The greatest attention should be paid to all mechanical details of margins, neatness of arrangement, as well as to correct spelling, proper use of capitals, grammatical construction, and punctuation. Use plain but good paper of business size. Do not write on hotel stationery or on "fancy" or ruled paper, or on paper used by women in

social correspondence. Do not write on the back of the sheet. To neglect anything that will help to make the addressee's first impression favorable is to frustrate the purpose of an application. Do not forget that the envelope should be of the same kind of paper as the letter itself and that the person to whom you are writing usually sees the envelope before he sees the letter it contains. To have the envelope's appearance perfect, then, no pains should be spared. Busy men frequently sift applications that are made to them by the appearance of the envelope alone, and in this way thousands of letters the envelopes of which are slovenly or eccentric or betray ignorance of the best standards pass into the waste-paper basket unopened.

What to Say.—But if the impression made on the mind of the person who reads an application is to be made more than merely favorable, a letter of application must be something more than a correct form neatly written. Such a form is colorless and may be produced by a person of no ability, whereas a letter should be an expression of the writer's desires—arresting, personal, and concise. It must conform to the best usage and yet it must not be hackneyed or characterless. In speaking of your previous business undertakings or achievements you must be simple, straightforward, and manly. Your letter must be free at once from any appearance of boasting or self-assertion and from any implication of weakness or timidity. It must be as brief as the circumstances will allow.

The Three Parts of a Letter of Application.—There are usually three parts to a letter of application. First is a brief statement of why the application is made—you are replying

to an advertisement; you have heard through a friend of a vacancy in the addressee's business; or you are expressing an unsolicited desire to enter his service. Second comes a statement of the writer's age, previous career, and qualifications, together with the names he may mention as references. Do not say in a vague way: "I have had a good education and can refer you to several people." Say rather, for example: "I am a graduate of the Hutton Commercial School, and I may refer to Mr. Benjamin C. Avery, principal of the Hutton School, 624 Clark Street (telephone Spring 1824), to Mr. Thomas G. Walsh, treasurer of the First National Bank, and to Mr. L. D. Peabody, manager of the Ahittal Lead Works for information concerning my character and capacity." Third appear the reasons why the writer desires the position in question. Do not close with stereotyped hopes, as "Hoping to hear from you favorably." Give rather at the end of your letter some brief clear indication of how the addressee can reach you, by letter or telephone, with the least trouble to himself.

The Length.—The length of a letter of application depends on whether it is written in reply to a brief advertisement, in which no particulars with regard to the nature of the position are given, or whether it is written because you have special detailed information about the place for which you are applying. In the former case the letter should be brief, giving only the most important facts about your experience and your capacity. Even in the latter case you should not make your letter a long story of all your undertakings. Choose those that reveal your training or your career to its best advantage. Your latest success, your most recent employment, is of greater interest to a prospec-

tive employer than your earliest efforts. Keep some facts about the latter in reserve for a possible interview.

Your Former Record.—The young man just beginning his business life has only his school record behind him, but in that record his course in the high school is more to the point than his course in the grammar school. Men who employ students that have recently graduated from school like to know as much as can be briefly stated about a young man's school career. If you have held offices in your class, if you have been manager of the store, of the bank, or of the athletic association of your school, if you have won any prizes or special mentions for diligence or ability, these are things that you may modestly refer to.

Where the Applicant Has Been Recommended.—A letter of application for a position for which you have been specially recommended is easier to write than letters in reply to advertisements or those based on information that has reached you indirectly. In the first case you will have had more chance to acquaint yourself with the requirements and possibilities of the place for which you apply. You will be able to judge what your sponsor has said about you, and you should take care to supplement rather than repeat what he may have said. In your first sentence you can refer simply to the person upon whose recommendation you write.

Other Important Features.—Let the reason why you wish to change your present position be valid and convincing. Do not say that "advancement is too slow," or that "the pay is poor."

Letters of recommendation are sometimes enclosed in a

letter of application, although in a certain measure these have been superseded by the telephone. Nowadays, however, an employer is more apt to judge a man by the way he writes—or at an interview, by the way he speaks and by what appearance he makes—than by what other people say about him.

When letters of recommendation are required they should, of course, be submitted. Send copies of these, never the originals, and do not send too many nor those that are too old. A good plan is to mention in your application the names of three persons of well-known standing with whom the addressee may communicate for personal information about your habits, ability, and character.

The Employer's Point of View.—Since the employer is the purchaser and you the seller, you must try to see the situation from his point of view. You must try to make him desire to have you in his office, store, or factory. You must quicken his imagination with a sense of the opportunity that you may mean to him. Your wish to make your letter appeal in a convincing way should make you inform yourself, as much as you are able, about the business and the character of the person to whom you write.

Know Yourself.—But most of all you should inform yourself about yourself. Many applicants seem to have only the vaguest notions of what they have accomplished—perhaps because they have really accomplished so little. As in all business letters, be as sincere and concrete as you can. Never use negative statements. Do not say: "I have no business experience" or "I have never done anything in your line." Say clearly and unaffectedly what you have

done. At the same time make the tone of your letter fit the circumstances. As a general thing you should not write the same kind of letter to people of widely differing kinds of business interests. Qualifications which would interest a dealer in dredging machines would hardly appeal to a banker.

Specimen Letters.—A certain directness and terseness may strike favorably a young and enterprising business man who desires clean-cut vigor and energy in his employees. Such a letter as the following might appeal to him:

402 Breckenridge Street,
Gary, Indiana,
May 8, 19—

Mr. E. O. Conklin,
General Manager,
The Buckeye Thresher Company,
Fountaindale, Indiana.

Dear Sir:

My qualifications for the position mentioned in your advertisement of yesterday in the *Citizen* are:

Age: 20.

Religion: Christian.

Training: The commercial course in the Whitehall High School, where I took advanced work in stenography and bookkeeping. My average for two years in all studies was 79%.

Experience: Since graduation I have been employed by the Rivetless Aluminum Company. In their office I have had fourteen months' additional experience and practice in taking dictation, involving technical terms and complicated matter regarding contracts, and in transcribing notes accurately and neatly with proper care in the arrangement of material.

Reason for desiring a new position: The Rivetless Aluminum Company is consolidating their Fountaindale office with their main

office in Chicago. They have asked me to go to Chicago, but I live with my parents and prefer to continue to do so.

For information about my personal character and habits I may refer you to my former principal, Mr. H. H. Woodward, 1672 Greenleaf Street (telephone, River 2670), and to Mr. T. R. Birrell, president of the Boy Scouts movement, Treadwell Building (telephone, Center 5607).

For reference concerning my office work: Mr. A. J. Howard, manager of the Wabash Branch of the "Rivetless" has told me that he will be glad to have anyone referred to him (telephone, Millway 0709).

I am at the office of the "Rivetless" between 9 and 12:30 and from 1 to 5, if you should wish to make an appointment with me by telephone.

Yours very truly,
Edwin T. Garrett

If the firm to which you are making application is old, well-established, and conservative, you will be much more likely to impress them if you avoid what might seem to them an aggressive terseness. Such a firm will judge your letter on the basis of its sobriety, its calm dignity, and the complete absence of any briskness in it. A letter of application should under such circumstances conform to the best standards of conventional usage.

1923 S. Penn Square,
Philadelphia, Penn.,
January 15, 19—

The Brockton Shoe Company,
Brockton, Mass.

Gentlemen:

Mr. J. D. Goodell has told me that there is a position vacant in your manufacturing department.

I am a graduate of Bowdoin College, class of 19—, and I am twenty-two years of age. In the Providence High School and in college I specialized in English, in which I was given special honors. During my last three years of undergraduate life I was editor of the *Bowdoin News* and I became interested in advertising. In the second year that I managed the *News* its advertising space was increased from 400 to 1,100 lines and its circulation from 350 to 700 copies.

During the two years that have passed since I was graduated I have been in the general advertising business with the Keystone Publicity Company, and I have gained experience of a general kind in the writing of advertisements and in helping to plan follow-up campaigns for several well-known firms in the leather, belting, and shoe businesses. Concerning the success of these campaigns I can refer you to Mr. J. C. Milford, president of the Keystone Company.

But I wish to specialize, because I have learned that effective advertising grows out of an intimate knowledge of one's business. I am therefore anxious to enter the factory of a large firm in any capacity in which I might prove useful, and so work my way up through the business with the hope of using the experience I should gain later in the sales department.

I am enthusiastic about the future of advertising and I venture to hope that if I could add to my general experience in writing display matter a thorough knowledge of the factory processes of the shoe and leather business, I should be able to get better results than any I have succeeded in getting so far.

My telephone number is Main 3920-J.

Very truly yours,

The comments we have made on these two letters must not be considered to be specific directions. The character and policy of employers are as infinitely various as the nature of their businesses is different. To be a successful applicant you must have flexibility, but before all else you must have integrity and a spotless record. Only character tells in the end.

Exercises

1. Write letters of application for at least three of the positions offered in the following advertisements:

STENOGRAPHER. Neat, intelligent girl, capable of handling dictation with speed and accuracy for executive in large publishing house; surroundings most congenial; hours 9 to 5, and until noon on Saturdays; state age, religion, experience, and salary expected. R 345 Tribune.

STENOGRAPHER AND BILL CLERK. Standard machine; must be bright, active, cheerful worker; carefulness and accuracy desired more than dictation speed; must be familiar with figuring; good opportunity for the right person; answer own handwriting, stating salary expected at beginning. G 378 Intelligencer.

STENOGRAPHER AND ASSISTANT TRANSLATOR wanted; must be expert in English banking and commercial terms; good knowledge of Spanish required. Write fully, stating qualifications and salary expected. Box 567 Chronicle.

YOUNG MAN, 17 or 18 years of age, in office of a wholesale hardware firm, to learn the hardware business, for which thorough training is necessary; high school graduate or attendant preferred; fixed line of promotion, starting at the mailing desk at $9 per week, with advance in pay and position in three months and again in six months. W 509 Star.

YOUNG MAN. High school education; not over 19 years old; must possess initiative and be ambitious; one wishing to learn advertising business and who can hear well over the telephone; excellent opportunity for advancement. Address, stating age, references and salary expected. X 566 Star.

YOUNG MAN, bright, educated, aggressive, in advertising department of large retail organization; unusual opening for someone who wants to learn, where conditions are favorable to a good future; apply by letter only for interview, going into full detail, age, salary expected; write your letter carefully, putting your best efforts into it. Advertising Department The Bidewell Co., 86 West 42nd Street.

2. Prepare a letter to send to several firms of certified public accountants with one of whom you wish to secure employment at the close of the school year. State your age and qualifications.

3. The principal of your school has received a request from the Western Manufacturing Company, 256 South Street, in your city, for a stenographer. Successful applicant must be accurate in making transcripts, and a good speller. Apply in your own handwriting.

4. You wish to obtain employment as an assistant salesman or stock clerk in a retail store on Saturdays and on school days after three o'clock. Write a letter to one of your local stores to ask if they could give you employment. State your qualifications and ask for an interview.

5. Answer the following advertisement:

> TYPIST. Rapid, capable typist; good future with large company; previous business experience not required, but considered in salary; $11–14 weekly to start. G 87 World.

6. Consult the Help Wanted column of your local paper and write a letter of application for some position advertised there that you are qualified to fill. Attach the advertisement to your letter.

7. The principal of your school needs the services of a young man or woman to whom he can dictate his letters. Applicant must be able to transcribe neatly and accurately, understand filing, and know how to use the telephone. Apply by letter. Ask for an interview.

8. Assume that you are planning to attend the evening sessions of the Metropolitan Law School as soon as you are graduated from the high school and that you wish to obtain a position as clerk in the office of Sprague, Pettit and Horton, Counselors at Law, 320 Main Street. Apply to this firm by letter for the position.

CHAPTER VIII

THE COMPOSITION OF A LETTER

The Text of a Letter.—You have now written a number of letters of the commoner kind, paying special attention to their outward form or appearance. And you have seen that the best usage permits of but little variation in the wording and arrangement of the mechanical parts of a business letter. But the body of a letter is, on the contrary, a reflection of the writer's personality and desires and, except in stereotyped forms designed to meet certain much repeated requirements, it varies and should vary according to the circumstances and the writer's individuality. We now approach the heart of our subject.

It should not be imagined that the text of a letter may be given whatever order or whatever form the writer's whim may suggest. Like every other kind of writing it is subject to definite laws, which are in reality not laws governing words or arrangements of words but laws of thought itself. And since the text of a letter *is* the letter, and all other parts of it are accessories, no amount of care given to the wording of the text will ever be wasted.

Indispensable Qualities.—There are four qualities that a letter must have if it is to express forcibly, sympathetically, and fully, the desire or thought it is intended to convey. They are:

1. Clarity
2. Conciseness
3. Coherence
4. Courtesy

No letter can even be adequate, though the use and arrangement of its mechanical elements is faultless, if it is not *clear, concise, coherent,* and *courteous.*

1. **Clarity.**—Clarity is the first requisite of a business letter. It indicates that the writer knows exactly where he stands with regard to the problem under consideration and is able to define his position in a manner convincingly clear to others. Clarity, therefore, implies all that is characteristic of well-organized business—directness, penetration, simplicity.

It is almost impossible to express obscurely a thought that has been firmly and fully grasped. The obstruction that we sometimes think exists in words, or in combinations of words, is usually due to the fact that we have only a vague idea of what we really want to say. There are, at the same time, certain expressions the use of which destroys the clarity of a sentence, chiefly because they give a wrong impression of the relation of the parts of a sentence or of a paragraph to one another.

An obscure letter:

Gentlemen:

I see that Cleveland & Holloway have shipped you the first car of roofers and invoiced them at $19.75. I will allow you the .25 when we settle, so you will understand the matter is all right. I told them to invoice this way and it will be easier now to deduct the amount when we settle than to mix them up now.

Yours very truly,

Improved:

Gentlemen:

With reference to your order of June 6, for one car of roofers, which was placed with Cleveland and Holloway, we find that they were instructed to invoice these roofers at $19.75.

In accordance with your agreement of June 9 with our salesman, Mr. C. G. Pugh, you may deduct 25¢ a thousand from the price quoted in the invoice when you make your remittance. This is perhaps the simplest way to adjust the overcharge.

Yours very truly,

2. Conciseness.—In modern business, time is an asset that may be wasted or conserved. A letter should express a desire or a thought in the fewest possible words. Every unnecessary word wastes not only the writer's own time, but his correspondent's time as well. A letter which is to interest, persuade, or inform another about definite facts and circumstances should come to the point without delay. It should be brief. This does not mean that monosyllables should be used exclusively and adverbs, pronouns, and auxiliary verbs omitted from a letter. True brevity is not formless. It can be achieved only: (1) by excluding unnecessary words; (2) by making each phrase simple and expressive; and (3) by placing each word and each phrase properly in its sentence.

Abbreviations such as "yrs. duly noted," "please advise," "N. Y.," for the city of New York, do not make a letter concise. Neither should those business men be imitated who, in their desire to appear "efficient," write letters in a style that would be in place only in a telegram. Such a style, the result of a reaction against wordy and outworn formulas, is summary and abridged instead of being brief and compact. Far from implying vigor of thought, it is an almost unfailing evidence of untrained thinking.

Here is a letter showing a false attempt at conciseness:

Dear Sir:

There is an item $.44 unpaid on account at this branch since last April, as we are endeavoring to get small amounts cleared up on our books, would appreciate if you kindly favor us with remittance for amount. Thanking you for same, beg to remain,

Very truly yours,

The telegraphic style in letters has other defects even more glaring than the lack of courtesy it exemplifies. A letter so written is not infrequently subject to two or more interpretations. Such a letter also gives the reader the impression—the last impression that a good business man should give—that the writer in his ignorance has shown his correspondent the least possible consideration.

Exactness.—A concise letter is an exact letter. It is also by implication a complete letter. It contains, in precise form, all the facts that should be brought to the knowledge of the addressee. It is a document of value. And since business houses keep, for reference, copies of all letters sent out by them, each letter should be a link in the chain of evidence that shows the development of a transaction from beginning to end. Therefore the writer who excludes from his letters important facts essential to a right interpretation of his thought shows a limited knowledge of good business methods. Much time may be consumed by his correspondent in finding in the files data which the writer has heedlessly failed to give.

A complete letter will always give the date and place of writing, the name of the addressee spelled and written as he himself writes it, as well as his titles of dignity or distinction

in their proper form and place. In such a letter, too, the writer's signature will be written legibly and in full, as he is accustomed to write it, with no variations.

If enclosures are made, the nature of each should invariably be given. Otherwise, if a check or a draft and the letter in which it is sent are separated, for example, no evidence exists that the former was enclosed in the latter. It is of equal importance to state exactly to what indebtedness the remittance is to be applied. Lastly, appointments made by letter should be made for a definite hour and place. Lack of precision with regard to this precaution often leads to much inconvenience, vexation, and delay.

An incomplete letter:

Kansas City, Dec. 1

Holbrook & Son

Gentlemen:

We have not yet received your shipment of rugs. You assured us that this shipment of rugs would arrive by Nov. 25. Can't you do something to rush this order along? How about those samples of Japanese matting and prices that we asked for some time ago? Our customers are becoming impatient and shall lose them if we do not have these samples and prices.

Yours,
Keystone Carpet Co.

Improved:

516 West Fifth Street,
Kansas City, Missouri,
December 1, 19—

Holbrook and Son,
567 Dearborn Street,
Chicago, Illinois.

Gentlemen:

We have not received your shipment of November 20, bales 2374–9, containing six Shuttleworth rugs of the following sizes:

Three 9 x 12 @ 34.60
Three 7 x 10 @ 22.30

You assured us that these rugs would be delivered not later than November 25, and the delay is causing us great inconvenience. Please have the shipment traced at once.

Referring to our letter of November 21, in which we asked you to send us samples of 180 warp Japanese matting, with prices, we regret to say that the samples have not arrived. We are unable to explain the delay to our customers, who are becoming impatient. May we not have these samples by return mail?

Very truly yours,
Keystone Carpet Company.

3. Coherence.—Vigorous thinking makes coherent writing. Coherence is logic put into words; coherence is consistent method. This applies especially to dictated letters. Devices that make dictation easy lessen the physical labor of writing, but they are not a substitute for thought. In fact, dictating a good letter often takes more concentrated mental effort than would be expended in writing the same letter. Hasty and haphazard dictation explains many of the poor letters written today. But thought put into words or action is now, as it has always been, the mainspring of successful business. Particularly in writing letters, mere undirected activity is waste.

In a coherent letter each topic is dealt with in its logical place; out of the first the second grows, and so on to the end. A separate paragraph should be devoted to each subject and what is said about one thing should be consistent with what is said elsewhere about another.

An incoherent letter places upon the reader the task of rearranging and correlating, as far as is possible, the material that the writer has been unwilling or unable to put into a

methodical sequence. This naturally does not increase his respect for the writer's capacity and care. A coherent letter contains no unnecessary word, no repeated idea, no subject taken up out of its proper order. The reader follows the thought with pleasure and ease, and he receives immediately, at the first reading, a clear impression of the writer's attitude and desires.

An incoherent letter:

Gentlemen:

I am returning herewith your bill, together with my check for $6.80. I have deducted $1.20 from this bill. We ordered 100 lb. sugar and one of the bags was broken open when the sugar arrived. You may take the position that your responsibility ends when you deliver the goods to the railway company; but I called your attention at the time to the condition in which this shipment arrived, and I took pains to state that you were to deliver the goods at this address when I gave the order. Fifteen pounds were spilled from the broken bag which amounts to $1.20 at 8 cents a pound, and I trust this will be satisfactory to you, because if you undertake to deliver goods, those you employ to deliver them are responsible to you, because they are your agents.

Yours very truly,

P. S. Please receipt the enclosed bill for $8 and return.

Have you read this letter with ease and pleasure? Can you say without reflection what it is about? Is the matter with which it deals clear to you at the first reading? Do you have to disentangle the various topics treated and rearrange them in their true order? What is their true order?

The same letter in a more coherent form:

Gentlemen:

I am sending you herewith my check for $6.80 in settlement of the enclosed bill of $8, which please receipt and return.

One of the 25-pound bags of sugar of the shipment covered by this bill was broken open when it arrived, and we could save only 10 lb. of the contents. The deduction of $1.20 is for the cost of the quantity lost, namely, 15 lb. at 8 cents.

Although I mentioned the loss of part of the contents of this bag in my letter of July 16, you have not in your bill given me credit for the amount in question.

On a former occasion when a similar accident happened you took the position that your responsibility ended when you delivered the goods to the transportation company. But I wish to point out again that the order for this sugar was given in my letter of July 5 with the understanding that you were to deliver the goods ordered at this address. As you of course know, those whom you employ to make deliveries are your agents; and it is to you that they are responsible for damage to or loss of goods in transit. I trust, therefore, that the adjustment I have made in the bill rendered will meet with your approval

Very truly yours,

Is this letter an improvement of the foregoing? In what way? Can you yourself improve upon it? Is the order in which the topics are treated coherent? Compare it with your own treatment of the same material. Give your reasons for preferring the order which you believe to be the more coherent.

While it is true that clarity and coherence are qualities rather of thought than of words, there are certain arrangements of words that are fatal to clarity and coherence. In the following chapter on the use of words many of these defective arrangements of words are analyzed.

4. **Courtesy.**—Courtesy, like coherence, is a quality of the mind and cannot be reduced to fixed formulas. It is a just and kindly recognition of the rights of others, not servility or effusiveness or false humility, but a calm, dignified sense

that your own claims to consideration depend, in a large measure, upon the consideration you show others.

In business some men outstrip their competitors, not because their goods are better or their prices lower but because they attract and retain their customers by scrupulous and unfailing courtesy. "It pays to be polite." Even where the provocation is great, rudeness, curtness, and sarcasm serve no legitimate purpose. Business cannot be carried on by mutually giving offense.

The following is a discourteous and undignified letter:

Gentlemen:

You advertised to sell kitchen cabinets during the month of March on the instalment plan, $1 a week until the purchase price of $30.50 was fully paid. I have paid $10 according to agreement, and now, at the end of ten weeks, you have the temerity to send me a "dun" for the whole amount. Aren't you a bit careless in sending out a dunning letter for an account that is not yet due? One less familiar with your methods might take offense. Of course if you don't want us to keep the cabinet, come and get it and return our money.

Yours,

Letter in reply to the foregoing:

Dear Sir:

In reply to your letter of recent date, we wish to say that you are laboring under a very great delusion in supposing that the price of the cabinet on the dollar-a-week plan was $30.50. The instalment price was $32.50; the cash price, $30.50. Your letter of March 3 shows that your wife fully understood this at the time, since she refused to pay the $2 additional for the credit privilege. We accordingly charged the cabinet to you at the cash price of $30.50. You will, therefore, kindly remit the balance due, $20.50. We may say in passing that your vague reference to our business methods is fully appreciated.

Yours truly,

If you were a merchant would the former of these two letters make you feel disposed to adjust the difference between the writer's understanding and your understanding with regard to the price of the cabinet in question? And if you were the customer would the second of these two letters make you feel that you would like to continue trading with the man who wrote it? Rewrite these letters and make them courteous. It is not necessary to make them lame and weak in so doing.

Courtesy smooths away many of the difficulties that arise in the course of business transactions. It is also a means of making people hitherto unknown to you your clients. Such initial courtesy may often take the form of a letter, well exemplified by the following:

THE HUMBOLDT NATIONAL BANK
Denver, Colorado

September 4, 19—

Mrs. Catherine L. Hughes
656 Western Avenue
Denver, Colorado

Dear Madam:

When you reconcile your checkbook record and our monthly statement, you will find that we have arranged your canceled checks in numerical order to correspond with the order of check numbers on your checkbook stub. The amounts of checks will be listed on our statement of "vouchers returned" in the same order so that it will be easier for you to verify the items. We shall be pleased if this change in the form of our report serves your convenience.

Very truly yours
Carleton Hicks
Vice-President

CHAPTER IX

THE USE OF WORDS

The Requisites of Good Writing.—In the preceding chapter we have seen that no matter how perfect its mechanical form, its heading, its salutation, its close, its position on the page, and the address on its envelope may be, no letter will express the ideas of the writer in a way that will pass muster with up-to-date business men unless it has clarity, conciseness, coherence, and courtesy. We have also seen that these indispensable qualities are not a mere question of words, but that they will be present in a letter only if they are present in the very thoughts of the writer, because a good letter is an adequate expression of thoughts that are clear, concise, coherent, and courteous. Think well and more than probably you will write well.

But clear thinking is not in itself enough. To be an adequate expression of a thought having these four qualities, the language in which a letter is embodied must avoid certain pitfalls in the use of words.

Suppose you are writing a letter of application and that you have thought out just what you want to say so that it is straightforward, brief, well-constructed, and politely worded. Would you like to see your letter, to which you are giving so much time and trouble, glanced at and thrown into the waste basket, because you have been guilty of mistakes in grammar and spelling?

Yet eight out of ten letters of application, in the course of the daily business of a great city, meet that fate. The effort

which produced them comes to nothing, and the hopes they stood for are dashed, because the writers, without knowing it, have shown themselves to be ignorant of one of the seven following requisites of good writing:

1. The correct use of words.
2. Spelling.
3. Grammar.
4. Capitalization.
5. Punctuation.
6. Correct use of numerals and abbreviations.
7. The simple rudiments of style.

In this and the following chapters we shall study these essential elements of the kind of writing that makes the best business letters of the present day clean-cut, gripping, and constructive.

You want to be a successful business man. Remember that in New York City alone more than a million business letters are posted every day and that in so vast a stream of correspondence the alert and enterprising firm has no use for letters that are marred by failure to meet the seven requisites of good writing enumerated above.

The Dictionary.—In order to use words correctly you must know what they mean, how they are formed and spelled, how they have been used in the past, and how good writers use them today. There is but one place where you can conveniently and immediately get all this information: the dictionary.

On Using the Dictionary.—A dictionary is a storehouse of words. In it you will find their parentage, their history,

their character, their limitations, their forms, their spelling, their meaning, and examples of their use, all commented upon or explained in a very small space. A good dictionary is a monument of painstaking labor on the part of many men. It is also a marvelous monument to the power, variety, and tradition of the language you speak. USE IT. Use it frequently, regularly, carefully. And when you have used it, memorize and make use of the words it has helped you to add to your greatest instrument of expression—your daily speech.

But like all things in life a dictionary must be used intelligently. Do not attempt to swallow it. It is indigestible if studied without method. Make no cult of strange words or foreign phrases. On the other hand, never be afraid to use the right word, which is always the precise word, in the right place, always bearing in mind that the simplest English, when clear and exact, is generally the best English. The dictionary will, if you study it, soon make you realize how various and expressive simple English is. You will be surprised to find how many thousands of good common words there are that you have never employed or that you have employed incorrectly. Master these steadily, progressively, accurately. Study the examples given of their correct use and in reading observe how they are used by writers who know our language well and write it vigorously.

A dictionary is a large book that contains even more than it seems to contain. It is one of the most striking examples we have of the art of condensation. To save space many things in it are expressed by signs, symbols, and abbreviations. Study these with care. Otherwise your understanding of the explanations given will be wrong. Turn first of all, when you begin to use a dictionary, to the explanatory

notes or special explanations which follow the preface and precede the letter *a*. If you still remain in doubt about the exact meaning of a sign, turn to the table of abbreviations or its equivalent that usually follows the list of signs and symbols.

Note that, since the letters of the English alphabet do not always stand for the same sound, the pronunciation of a word is given in phonetic characters, which, properly speaking, are not the letters of the alphabet but fixed graphic indications which individually always correspond to the same spoken sound. Thus: *summer, sŭm'ẽr; American, À-mĕr'-ĭ-kăn; picturesque, pĭk-tūr-ĕsk'*.

Read the list of phonetic characters over to yourself aloud, pronouncing carefully the specimen words given as examples of the proper pronunciation of each phonetic character. Does the way you are in the habit of pronouncing most words agree with that shown in a good dictionary? Do you say "A-mer-i-kan" or "Uh-mur-kin" or "Mer-ruck-kn?" Strive to correct your speech, without, of course, becoming self-conscious and affected. Your manner of speaking is perhaps the most direct and sure indication of your education. Notice that in nearly all dictionaries the principal phonetic signs and symbols are printed for convenience' sake across the foot of every page.

In looking up a word think first of the spelling of the first syllable. Then with that firmly in your mind, and keeping your eye on the upper part of the page, turn rapidly until you come to the page on which the combination of letters you are looking for appears in the upper left corner of the left-hand page or in the upper right corner of the right-hand page. Then run down the columns of this page until you find your word. *Do not waste time running down each page.*

It is not necessary. It is not the correct way to use your dictionary. And if you make a habit of it you will hardly be able to look up five words in the time in which you might have found twenty.

The following is what you will find in the "Century Dictionary" under *heritage:*

HERITAGE (her'-i-tāj), *n.* [< ME. *heritage, eritage,* < OF. *heritage* (F. *héritage* = Pr. *heretatge* = OSp. *heredage* = It. *ereditaggio*), an inheritance, heritage, patrimony, < *hériter,* inherit, < LL. *hereditare,* inherit, < L *heres* (*hered-*), heir: see *heir,* and cf. *hereditable, inherit,* etc.] 1. That which is inherited. . . .

2. That which is given or received as a permanent possession. . . .

3. That which comes from the circumstances of birth. . . .

Interpreted carefully, as we have indicated it should be, this means:

HERITAGE. This word is pronounced "her'-i-tāj" (for the exact sound of each syllable, see list of phonetic characters followed by specimen words showing the way each character is sounded). The following is its derivation or parentage: From the Middle English word *heritage,* sometimes spelled *eritage,* which is derived from the Old French word *heritage.* In modern French the word is written *héritage;* in Provençal, the language of southern France, it is spelled *heretatge;* in Old Spanish, *heredage;* in Italian, *ereditaggio.* All these words in these various languages are derived from *hériter,* which means to inherit, which in turn is derived from the Late Latin verb *hereditare,* meaning to inherit, which in turn came from the Latin word *heres,* of which the root was *hered* and which meant an heir. Look up in this dictionary the word *heir* and compare with it and with *heritage* the kindred words *hereditable, inherit,* and others which come from the same root. The first meaning of this word is: That which is inherited.

The second meaning is: That which is given or received as a permanent possession—and so forth.

Among the classes of words defined and commented upon by the dictionary, two are of the greatest interest and importance to the business letter writer—antonyms and synonyms. With these also belong homonyms, with which we shall deal in the next chapter.

Antonyms.—Antonyms are words opposed to one another in sense. Frequently this opposition is expressed by the prefixes, *ab*, *in*, *un*, *dis*, and *non: normal, abnormal; complete, incomplete; fair, unfair; credit, discredit; payment, non-payment.*

But it is to be observed that the sense of opposition is frequently expressed by an entirely different word: *permitted, forbidden; acquittal, conviction; absolute, relative; optimist, pessimist.*

Practically every word expressing relation or quality has an antonym, and a correct knowledge of a large number of these pairs of words will add greatly to the vigor of your style.

Look up in your dictionary the following terms and write out for every pair a sentence which will show the proper use of each word.

difficult easy
obedience disobedience
quick dull or apathetic
excited calm
rash cautious
pride humility
virtue vice
disinterested selfish
plaintiff defendant
won forfeited lost
recompense penalty
conscientious careless
exonerate incriminate
praise blame
assets liabilities capital
principal agent
bona fide bogus
cash credit
order countermand
surplus deficit
employer employee
sell buy

lend borrow
agree disagree
actual potential
real imaginary
association dissociation
homogeneous heterogeneous
relative arbitrary
difference uniformity
imitation original
curiosity indifference
possibility impossibility
conceivable inconceivable
demonstration refutation
rational instinctive
over-estimate under-estimate
confidence distrust
agreement disagreement
accuracy inaccuracy
intelligence stupidity
counterpart dissimilar
understanding misunderstanding
symmetrical irregular
infinite infinitesimal
business-like unbusiness-like
majority minority
superior inferior
excess deficiency
increase decrease
assessable non-assessable
addition deduction
uniformity diversity
mortgagor mortgagee
previous subsequent
solvent insolvent
earlier later
violent gentle
influence impotence
presence absence
expand contract
extension reduction
surface substance
opening closure
acceleration slowing down
approach withdraw
humid dry
fertile arid
sweet sour
loud faint
light dark
observance disregard
memory forgetfulness
expectation surprise
clear obscure
disclosed hidden
portrayed misrepresented
plain ornate
safety danger
foresight improvidence
industrious indolent
expert incompetent

Synonyms.—In a group of synonyms each has its own usefulness, its own definite place in the mechanism of expression. You cannot use one for another heedlessly. If you do, you will not say what you intend. A knowledge of

synonyms is one of the short cuts to accurate writing. They keep you from repeating words unduly by putting at your disposal a large number of shaded meanings and nice differentiations. By using them correctly and constantly you will give your style variety, precision, and dignity.

Study synonyms every day and in your reading make a practice of supplying a word here and a word there in a passage by its synonym. Then note carefully how the meaning has been altered. When you have written a letter, consider all the principal words a second time to see whether or not one of their synonyms may not make what you have written clearer and more terse. For example:

FUTURE does not mean later or after.

Wrong:[1]

His future career is unknown to me.

Thinking of the matter in the light of future events I felt, etc.

On all future occasions he was diligent.

Right:

The future of this country is in the hands of its citizens.

TAKE ISSUE means to deny. "I take issue with your interpretation of this phrase in the Statute of Limitations." JOIN ISSUE means to agree that there is apparent ground for an issue which, however, the speaker does not accept as real. It does not mean to agree.

Wrong:

The three thieves joined issue and divided the booty.

LIMITED does not mean small, slight, or scant.

Wrong:

My limited acquaintance with him.

[1] The student should correct all sentences marked "*Wrong.*"

Right:

The resources of the company were limited.

PARTAKE means to share with. It implies two or more people. "He partook of his simple lunch alone" is nonsense.

PERSUADE means to talk a person over to a thing, to bring another to one's point of view. It does not mean to advise.

Wrong:

He asked me what I thought and I told him I did not feel I could persuade him to go.

LESSEN means to make less in bulk, number, quality, or value. DIMINISH means to grow less. DECREASE means to diminish gradually.

Write a sentence illustrating the use of: *lessen*, *diminish*, and *increase*.

ABILITY is partly gift, partly training, e.g., ability as a lawyer or as an engineer. "His capacity for work is enormous; his ability to please his customers is small." SKILL, like adroitness or judgment, is a result of experience, e.g., skill as a mechanician. CAPACITY means potential, stored-up power of mind. "His capacity for quick action was shown when an emergency arose." CLEVERNESS means a quickness of mind in contriving or attaining an end. "The cleverness he showed in getting out of scrapes was extraordinary." CAPABILITY means a potential power of action. "His capability as an infantry officer." TALENT is power of learning and acting within the limits of the thing learned. "She has shown talent as a decorator." "He is a talented young painter." GENIUS means an inborn supreme plastic quality of mind, as the genius of Napoleon for war, of Shakespeare for the drama, of Lincoln for statesmanship.

ANNUL means to make inoperative what has been in force. You annul a law. CANCEL means to erase, to undo a promise or an obligation. You cancel an order.

Exercise

Look up every day, while you continue the rest of your work in this book, five of the following groups of words and write a sentence for practice that will show the right use of each word in each group.

agreement bargain contract stipulation covenant
concession allowance
mention allude to
appreciate appraise
vocation avocation occupation
abrogate arrogate
calculate assess
discount deduction
expend disburse
picturesque pictorial
indemnify reimburse
invoice bill
individual particular
privilege monopoly prerogative right
progress advance
decline retrogression
statement account report
reading rendering
rebate refund
reliable trustworthy
abnormal exceptional
retract recall revoke renounce repudiate
abridgment summary abstract draught digest synopsis program brief
abstain forbear refrain desist
absurd foolish irrational preposterous
assent consent agree comply acquiesce conform
hasten expedite dispatch urge
accept receive take
accident contingency casualty incident
accompaniment adjunct
accomplish effect perform execute achieve
accountable answerable responsible liable subject
acknowledge own recognize
acquire get obtain gain earn attain procure
actual true positive real certain
acute keen shrewd sagacious sharp
adduce allege assign advance

adequate sufficient commensurate enough
adjust arrange adapt accommodate compromise
admonish advise caution warn
advantage benefit profit interest
adventurous enterprising progressive
adverse contrary opposite inimical hostile averse
affable courteous condescending accessible
affect concern influence touch
agree coincide concur
aim object end view purpose
alertness alacrity activity briskness
association partnership combination trust pool
allow permit suffer tolerate
correct amend rectify supplement
announce publish declare promulgate
answer reply response
apology defense plea justification excuse
apparent visible clear distinct manifest plain obvious evident
palpable perceptible
appraise estimate value
apprehend comprehend understand conceive perceive
appropriate suitable proper
apt ready prompt
argument controversy
ask request beg solicit
assert affirm protest
authorize empower enable
average mean medium
balance poise
bankruptcy insolvency failure
basis foundation ground begin commence
see look view contemplate regard observe perceive
belief credit trust faith
inclination propensity tendency proneness disposition

oblige compel coerce
blame censure condemn
reprove reproach rebuke denounce
defect fault flaw
office duty function
opinion sentiment
part division share portion
pay wages stipend salary payment
persist continue
pretense pretext pretention
proof testimony evidence
proposal proposition
rational reasonable
recede retire withdraw
recognize acknowledge
refuse decline reject
resolution determination decision
short brief summary
special particular peculiar
temporary transient transitory
timely seasonable opportune
trade commerce traffic dealing exchange
warrant guarantee
wide large thick
bulk size magnitude
busy active officious
calamity disaster misfortune mishap
calculate reckon compute count estimate enumerate rate
cash money coin currency
casual accidental incidental contingent occasional fortuitous
cautious careful prudent discreet
cease discontinue terminate
concede yield grant
chance accident probability
change variation variety
character reputation credit

kind sort nature form assortment order shape
characteristic distinctive typical
charge care management administration control
cheat defraud
chief main principal leading capital
choice option preference selection alternative
circumstance situation incident fact event occurrence
claim demand right pretension
polite obliging accommodating courteous considerate
obstruct embarrass retard prevent hinder
close conclusion end termination ending
collect gather
commit consign entrust
associate colleague partner
compensation remuneration reward
conclusive final decisive
confirm corroborate
hope expectation trust confidence assurance
immaterial unimportant trifling trivial insignificant
import meaning sense signification drift scope trend
importance consequence moment account significance
inadequate insufficient
unquestionable undeniable indubitable
individual single particular
inform acquaint advise
conscientious scrupulous
consideration reflection thought
continual continuous incessant
conversant familiar
convenient handy
cause make produce constitute
custom fashion manner habit method practice usage
deprive exclude forbid
decide judge determine
describe depict characterize portray demonstrate

detect discern distinguish
difference variety variation diversity
discard dismiss discharge
discernment penetration discrimination judgment discretion
doubtful dubious uncertain
durable lasting permanent persistent
efficient effective effectual efficacious
effort attempt trial experiment
employment business occupation engagement vocation avocation
entire whole complete total integral perfect
equal alike uniform equivalent
exact accurate correct precise particular punctual
examination search inquiry investigation
example sample precedent instance copy pattern illustration case
explicit express categorical
extraordinary remarkable notable
feasible possible practicable practical
frequently often commonly ordinarily generally usually
goods commodity merchandise wares effects property articles possessions chattels
hearty sincere cordial frank candid
hint suggestion intimation
intercourse connection dealing
introductory preliminary preparatory
largely copiously fully
latest last final
lawful legal legitimate
maintain assert hold
necessary essential requisite
note comment remark commentary observation reflection
occasion opportunity

Words Often Misused.—Let us now study the correct and the incorrect use of a number of words and expressions that constantly recur in business correspondence. The best letter you can write will be ruined if you use these terms incorrectly. What additional light on them would you get if you looked them up in the dictionary, on your own account, and wrote down in a notebook what you found out about them there?

ABRIDGE means to condense. It is especially applied to books, e.g., "an abridged edition." ABBREVIATE means to shorten. It is especially applied to words in groups of phrases, clauses, and sentences. "Do not abbreviate the names of states."

ACCEPT means to receive with favor, to take upon oneself, to agree to meet. EXCEPT means to get rid of, to exclude.

Wrong:[2]

He would have succeeded accept for his impatience.
He went everywhere accept to Wilkins and Trowbridge's.
He was offered the place, but he would not except it.

ACCEPTANCE implies consent to receive. ACCEPTATION means the recognized meaning of a word. "Your acceptance of his draft has settled the difficulty." "What is the right acceptation of the word *prepaid?*"

ADAPT means to fit, to make apply. "We have adapted our filing system to the needs of our office." ADOPT means to take from someone else something useful to one's own purposes. "We will not adopt this new system of electric wiring."

ADMIT should not be confused with CONFESS. You admit that you have made a mistake when accused of it. You confess that you have been guilty of a crime. You admit your guilt. You confess your fault. You confess to participation in a crime.

ADVENT can be applied only to great events. "The advent of Christ." ARRIVAL applies to small events. "The arrival of the train has been delayed." "I met him on his arrival."

[2] The student should correct all sentences marked "*Wrong.*"

ADVISE means to take counsel with, to offer counsel to. It does not mean to say or inform. CLAIM means to demand, profess to be, represent a thing as. It does not mean to say or to believe. STATE means to express clearly, to specify fully. It does not mean to say.

Right:

I would not advise you to issue new stock.
He claimed to be an agent of the company.
He claims the right to manufacture these saws.
They stated that the bank's resources are as follows.
You must first state what you have found the difficulty to be.

Wrong:

We beg to advise receipt.
We claim that if you will examine them you will like these goods.
We wish to state that our bookkeeper left yesterday.

AFFECT means to move, influence, or have an effect upon. EFFECT means to bring about. "The sale of preserves was not affected by the rise of sugar." "They have effected the sale of the house."

AGGRAVATING is a much misused word. To aggravate is to intensify or make worse. It does not mean to annoy. You should not say: "This delay is very aggravating."

ALLOW should not be used in the sense of think or admit.

Right:

He will not allow you to change cars here.

Wrong:

He is willing to allow that you gave the order correctly.

ALL AROUND is an adverb. ALL-ROUND is an adjective.

Wrong:

He is an all around office man.
We went all-round the house without finding him.

ALLEGE, DECLARE, AFFIRM, ASSERT. Look these words up in the dictionary and carefully distinguish between them. Write four sentences in which they will be properly used.

ALMOST, which means "nearly," should be used with verbs, adverbs, and adjectives. "They almost succeeded in escaping." "He is almost bankrupt." MOST means nearly all, in the highest degree.

Right:

The most that I can promise.
Most pumps are made of cast iron.
He is most certain that the bill was paid.

Wrong:

He most forgot to register.
Most everyone was there.

ALL RIGHT should never be written "alright."

Wrong:

It will be alright for you to make two carbon copies.

An ALTERNATIVE implies the choice of one of two things. A CHOICE implies the selection of one of two or more things, one from among many.

Wrong:

His only alternatives were to go to Chicago and find a broker, sell the lot immediately, or accept the terms the bank offered.

Right:

He had to choose between going to Chicago and finding a broker, selling the lot immediately, or accepting the terms the bank offered.

ALONE, in the sense of "only," as a general thing should be avoided. "We alone can do it" may mean "we can do it alone" (without help), or "only we can do it" (and no one else).

AMONG and BETWEEN are sometimes confused.

Wrong:

He divided the money between the three boys.

Why is *between* incorrect here?

Right:

Among other mistakes he miscalculated the discount.
Between these pieces of homespun there is little difference.

APT implies habit, inclination, or natural fitness. LIABLE refers to a contingency that is looked upon as unfavorable. LIKELY refers to a contingency that is looked upon as probable.

Right:

John is apt at mathematics.
He is apt to pass by here about eleven o'clock.
You will be liable for the debts that he has incurred.
You are liable to catch cold if you leave off your coat.
He is not likely to come now that he had our letter.

Wrong:

He is not apt to come now that I have written.
You are liable to find Mr. Jones in his office now.

ANTICIPATE does not mean to expect. (See "Expect.")

Wrong:

I do not anticipate that he would go.

Right:

They anticipated the enemy's movements and defeated him.

Be careful how you use *any* after comparatives. "This is better than any paper on the market" or "This is better paper than any on the market" means that the paper in question is not on the market. If it is on the market the correct form is: "This is better than any *other* paper on the market."

ANY sometimes needs a singular, sometimes a plural verb. "Any man can do work of this kind." "Any of these words is correct." "Any of these men are equal to the task." The latter sentence, however, is ambiguous and should be avoided.

Better:

Any one of these men is equal to the task.

ANYHOW should not be confused with IN ANY CASE.

Wrong:

Anyhow, you will let me know.

Right:

He may do any one of many things, but in any case you will abide by his decision.

Never use the expression AS PER.

Wrong:

We informed you as per our last letter.

Right:

We informed you in our last letter.

After negatives, as a general thing, use So—As instead of As—As. "He is as stupid as he looks." "He is not so stupid as he looks."

As is not a preposition.

Wrong:

You are not as clever as him.

As To should not be used unless needed.

Wrong:

As to how brittle it is, only an expert can decide.

Right:

As to that, I cannot say.

As should not be used unnecessarily in the sense of "that."

Wrong:

We do not know as he has written, but he says he has.

Right:

We do not know that he has written.

As should not be used unnecessarily in the sense of "since" or "because."

Wrong:

We have discharged him as he failed to report.

AWAIT should not be used in the sense of "wait."

Wrong:

After awaiting for a half-hour he went.
Waiting a reply from Jones cost him much waste of time.
Waiting your reply, I remain.

BALANCE is a term that should be applied chiefly to accounts.

Right:

The balance standing to your credit is small.

Wrong:

The balance of his fruit trees he planted near a river.

BEG TO SAY and BEG TO REMAIN. Avoid these expressions. The sense requires "I beg leave to say," etc.

Do not use BEARING UPON in the sense of "with regard to."

Do not confuse BESIDE and BESIDES. "I was standing beside him when he fell." "They demand a bonus besides." "Who was there besides Henry?"

BETWEEN—AND should not be used for EITHER—OR.

Wrong:

You will have to choose between this and that.

BLAME IT ON should not be used for ACCUSE.

Wrong:

They tried to blame it on the engineer for having missed the signal.

Right:

They accused the engineer of having missed the signal.

Do not use BOTH with ALIKE.

Wrong:

These gears are both alike in every respect.

Do not use BOUND for DETERMINED.

Wrong:

He is bound to get out of the difficulty one way or another.

Right:

He is determined to get out of the difficulty one way or another.

BRING means to bear from a more distant to a nearer place, to convey in the direction of another person. "I will bring you the suit-case tomorrow." CARRY means to convey while supporting the weight of, or to take from the speaker to another person or place. "Will you carry this bundle for me?" "Carry this chair into the outer office."

Wrong:

Will you fetch this chair into the front office?

Right:

Will you fetch a chair from the front office?

CALCULATE means to compute, to plan with a purpose. It does not mean to intend or think or suppose.

Wrong:

We calculate to begin tomorrow.

Right:

He calculates the net loss at $10,000.

CAN implies power or ability; MAY implies permission.

Right:

You can do better than anyone else.
May I ask a favor of you?

Wrong:

That is all. You can go now.

Do not use CAN HELP for IS NECESSARY.

Wrong:

We try not to keep a larger stock of paper than we can help.

Right:

We try not to keep a larger stock of paper than is necessary.

CERTAIN is an ambiguous word. Use it with care. It sometimes means "some," it sometimes means "sure." "A certain victory." "A certain man was mentioned."

CHEAP is used both as an adjective and as an adverb. Do not use "cheaply" for *cheap*. "This is a cheap quality." "He bought it cheap."

Distinguish between COMPARE TO and COMPARE WITH.

Wrong:

> The evening edition compared to the morning edition is smaller.

Right:

> This homespun when compared with the other is coarser and harder.

CO-OPERATE means to work together. "Co-operate together" is a senseless form. Avoid it.

CUSTOM means usage widely or generally accepted. HABIT means a settled tendency. PRACTICE implies action continually repeated; it may therefore imply skill. "We have made it a practice not to accept 90-day notes." "It is an English custom to have tea in the afternoon." "We are not in the habit of charging high prices."

DATA takes a plural verb and plural pronouns. "The data we have collected are of great interest." "These data prove that the company was solvent when the bank foreclosed its mortgage."

DIFFER FROM should be distinguished from DIFFER WITH. "These rails differ from those used in the West." "I am sorry to differ with you." "One star differs from another in glory."

DIFFER and DISAGREE should be distinguished from each other. "This book differs from the other in one respect." "We have disagreed with them about the price."

DIFFERENT FROM is the correct form, not "different to" or "than."

Wrong:

> The play was different to anything we had expected.

DIRECTLY means in a direct manner, without delay, at once. It does not mean as soon as.

Right:

I will be with you directly.

Wrong:

Directly we know, we will ship it.

DISAPPOINTED BY and DISAPPOINTED IN.

Wrong:

She was disappointed by the fur coat she had bought.

Right:

She was disappointed by the tailor who did not keep his promise.

We were disappointed in the appearance of the house.

DISCOVERY implies finding out and making known. INVENTION implies devising or originating. The object of a discovery exists before it is known. An invention is created by the inventor.

DISTINCT means having a difference, it also means clear or positive. "Such a lamp has this distinct advantage." "He distinctly heard their voices." DISTINCTIVE means characteristic. "There is something distinctive about his designs."

DUE does not mean because of, or on account of. This is a common error in business letters.

Wrong:

Due to the shortage of cars, we have not been able to ship your order promptly.

EACH, EVERY, EITHER, when followed by "of" and a plural noun take the singular.

Wrong:

Each of the gardeners are employed elsewhere.

Neither of them were to blame.

Every turn of the wheels move the car five yards.

What is wrong with the sentence: "Have either of these machines a back-spacer?"

EACH OTHER applies to two persons. ONE ANOTHER may apply to more than two.

Wrong:

These five children love each other.

Right:

These three men accuse one another.

ELSE is followed by "than," not by "but." But *else* in such phrases is best omitted.

Wrong:

No one else but Jones saw it.

Right:

No one but Jones saw it.

EMPHASIZE means to lay stress on a word or a fact.

Right:

This only serves to emphasize the good results of his management.

Wrong:

We wish to emphasize the fine quality of these ribbons.

Say rather in such a case as the last, "point out" or "call attention to."

EVIDENCE implies something more than testimony, just as PROOF implies something more than evidence. "His testimony is unconvincing." "We have evidence that tends to show that he did not tell the truth." "We have proof that he went out at eleven and returned at twelve o'clock."

EXCEPT, EXCEPTING. *Excepting* is only used after "not" or "without."

Right:

All were present except the treasurer.

Wrong:

All were there excepting the treasurer.

Right:

All, not excepting the treasurer, were there.
All of the ships, not excepting the "Celtic," arrived safely.

EXCEPT cannot be used in the sense of "unless" or "but."

Wrong:

We might have made a fortune except for the war.

EXPECT means to look forward to. SUSPECT means to have an impression of the presence of.

Right:

I expect him to arrive at two-thirty.
I suspect him of disloyalty.

Wrong:

I expect he has inside information about this.

FEW means something different from A FEW. "Few approved of his speech." "A few approved of his speech and applauded." What is the difference in meaning between these sentences?

FIX means to make firm, to fasten, to direct steadily. It does not mean to repair, arrange, or place.

Wrong:

I'll fix it up with him.
He is well fixed.
If you will fix this chair I will use it.

Right:

He fixed his eyes on me.
The rule is now fixed in my memory.

Look this word up in the dictionary and write five sentences in which it will be correctly used.

FREQUENTLY, COMMONLY, GENERALLY, PERPETUALLY, USUALLY. Look up these words in a dictionary and distinguish between them. Write a definition of each and a sentence in which each will be correctly used.

FURNISH means to provide with, or to fit up. You furnish evidence that you have done a thing. You furnish a room. A workshop may be furnished with all kinds of appliances.

GET is unnecessary with the verb "have."

Wrong:

We have got a new adding machine in the office.
He has got two new pens.
He has got to improve his penmanship.

In the last instance *got* is incorrectly used to imply compulsion.

GET THROUGH should not be used in the sense of to finish.

GET ON should not be used in the sense of to take or catch.

Wrong:

His barn got on fire.

Look this word up in a dictionary and write seven sentences in which it will be used correctly.

GOOD should not be used for "well."

Wrong:

He is getting on good enough.

GUESS means to estimate or conjecture. It does not mean to think or believe or suppose.

Right:

I guess it must be at least five miles farther on.
I cannot guess how he managed to get into the house.

Wrong:

I guess his money has given out.
I guess we had better sign the contract.

HANGED, HUNG. "They hanged John Smith for murder." "I have hung the picture over my desk."

HARDLY means with difficulty. SCARCELY means barely. "He can hardly stand." "I scarcely know him." "She is scarcely twenty yet."

HIRE, LEASE, LET, and RENT. Look these words up in a dictionary and write twelve sentences in which each will be correctly used three times.

HOPING, EXPECTING, WAITING. Never close a letter with a phrase beginning with one of these words.

IF is improperly used for WHETHER by many writers.

Wrong:

They doubt if he can be brought to see it so.

Do not use IN PARTICULAR in the sense of "particularly," or "especially." Do not use PARTICULAR in the sense of "own."

Wrong:

Our particular ideas are that, etc.

KINDLY is often used incorrectly. Be sure that it goes with the right word.

Right:

Will you kindly shut the door.

Wrong:

You are kindly asked to contribute.

What is wrong with the second sentence?

KIND OF does not take "a" or "an."

Wrong:

What kind of a machine have you.

Kind of takes the singular. "This kind (not those kind) of hats." SORT OF should not be used for *kind of*.

LEARN means to acquire. TEACH means to impart.

Right:

He has learned to steer an aeroplane.

Wrong:

We will learn you a lesson for this.

LIE, LAY, LYING, LAIN, express a state. LAY, LAID, LAYING, LAID, express an action.

Right:

He lies in a hammock.
He lay ill in bed.
The ship is lying at anchor.
It has lain on his desk for a week.

A hen lays an egg.
He laid the book on the table.
He has been laying his plans in secret.

LIKE must not be used for "as."

Right:

She looks like a ghost.
He went out, as he came in, without a word.

Wrong:

Write it like I do.

Do not use *like* in the sense of "as if" or "as though."

Wrong:

You look like you had been out in the rain.
He spoke angry like.

Right:

You look as if you had been out in the rain.
He spoke as if he were angry.

Wrong:

Do it like I do.

Right:

The steel frame crumpled like a piece of paper.

LOAN. Do not use this word as a verb.

Right:

The Russian loan bears 5 per cent interest.
A loan collection of documents.

Wrong:

I do not want to loan him my automobile.

What is the correct word in the latter case?

LOCATE, FIND, SETTLE. Do not use *locate* in the sense of to live, settle, be situated, or find.

Wrong:

Where are you located now?
Will you locate that hammer for me?

LOT should not be misused. Think over the many ways in which you have used it, and find a more exact word for each case. Think over the false uses that are made of the words "amount," "matter," "line."

LOVELY, ELEGANT, AWFULLY, NICE, TREMENDOUSLY, SPLENDID, UNIQUE. These words are used in many ways incompatible with their real meaning. Look them up in a dictionary. Can a yacht be "awfully elegant"? Can a thing be "most unique"? Can a minority be "tremendously small"?

MUTUAL implies reciprocal relations.

Right:

They mutually respect one another.

Wrong:

We three have many mutual interests.

Look up COMMON, MUTUAL, and RECIPROCAL in the dictionary.

MYSELF, YOURSELF, etc., should be used only for emphasis.

Wrong:

He spoke sharply to her and myself.

Right:

He spoke sharply to her and me.
He will do it himself.

NEITHER is followed by NOR not by OR.

Wrong:

Neither could he find the entry or could he trace the sale.

Right:

He could neither find the entry nor trace the sale.

NONE, when it stands for "no one," should have a singular verb.

Wrong:

None of these men are able to say what they are able to do.

Right:

None of these men is able to say what he can do.

Or better:

Of these men not one can say what he can do.

None when it means "not any," takes the plural. "None of these rivets fit the bolt." "None of his pictures show much understanding of nature."

NOTHING LIKE, NOWHERE NEAR, should never be used for "not nearly."

Wrong:

In finish this set is nowhere near as good as the last.

OFF should not be used for "of" or combined with it.

Wrong:

He took the lamp off of the table.
Do you want one yard off this piece?

OF should never be used for "have."

Wrong:

They might of chosen a better paper.

OUGHT must never be used with any part of the verb "to have."

Wrong:

You hadn't ought to do that.

OWN means to possess. It may mean to admit, to confess. Do not say: "He owned up to it."

Right:

He owned to having taken the check.

PARTLY and PARTIALLY must not be confused. The first means "in part," the second "with partiality." "The bridge was partly destroyed." "We thought that he decided very partially."

PARTY is commonly used for "person" in business letters. This use, which is a relic of legal phraseology, is vulgar and should be carefully avoided.

Wrong:

The party who was going to buy this lot has gone East.

PAST should not be confused with PASSED. *Past* is an adjective. *Passed* is a participle.

Right:

They have passed the examination.
He passed the house twice.
All that is past now.

Wrong:

They have past the blame on to persons higher up.

PER. With English words it is incorrect to use *per*. Say: "Six dollars a day, a month, a year." Per is correctly used in "per cent," "per annum," and the like.

PLACE should not be used in the sense of "where."

Wrong:

You bought it some place else.
You cannot go any place in the city and get better.

Correct these sentences.

Do not use PLACES in the sense of "to places which."

Wrong:

They always wanted him to go places he did not want to.

POSSIBLE, PRACTICABLE, PRACTICAL, FEASIBLE. Look these words up in the dictionary and write eight sentences in which they will be used correctly.

Practical means easy to carry out. It does not mean skilful, e.g., "A practical way of computing interest." "He is a practical man" means he is a man characterized by common sense and action rather than by theories. "He is a practical mechanician" can only mean he is a mechanician who is engaged in being a mechanician. Avoid this latter use of the word.

Practicable means capable of being done. A plan may be practicable.

POSTED is a word derived from bookkeeping. Do not use it unnecessarily. "Well informed" will frequently give the same meaning and more precisely.

PROPOSITION should not be used for PROPOSAL.

Wrong:

He made me a proposition that I could not accept.

PROVIDED should not be used in the sense of "if." *Provided* should be used only when there is a stipulation which is unfulfilled and someone who wishes for its fulfilment.

Wrong:

What would you do provided he does not want to sell.
I think that provided he went he acted foolishly.

PROVIDING should not be used in the sense of "provided."

Wrong:

I will do it providing you go tomorrow.

PROXIMITY means the state of being close to. Therefore do not say "in close proximity."

PURSUANT TO and IN PURSUANCE OF should not be used in the sense of "in reply to" or "as you requested." You will rarely find these words in an effective letter.

QUITE does not mean "very much." It means to the utmost extent, entirely, completely.

Right:

It is quite different (i.e., it is different in every way).

Wrong:

Quite a few. Quite a number.

RAISE is not a noun.

Wrong:

I have had a raise.
He was in hopes of a raise.

Raise should not be used in the sense of to rear.

Wrong:

He was raised in the country.

Right:

He raises oats.
They have raised a loan of $1,000,000.

You can raise a blister, an objection, a laugh, a glass, your eyes, your head, etc.

REAL should not be used in the sense of very.

Wrong:

It is a real good piece of silk.

RESPECTIVELY and RESPECTFULLY are two distinct words, which should not be confused.

Wrong:

They are eighteen and twenty respectfully.

RIGHT ALONG should not be used for "continually" or "on."

Wrong:

He has been doing the same kind of thing right along.
We are going to go right along with the work.

SAME should not be used in the sense of "just referred to," or in the sense of "it."

Wrong:

We will sell same at same price as the last.
Hoping you will find same satisfactory.

SELDOM OR NEVER is the correct phrase, not "seldom or ever." "He is seldom or never at his desk before nine o'clock."

SET, SET, SETTING, SET.

Right:

They have set the clock ahead.
A price has been set on his head.
He set him right about their intentions.
This coat does not set well about the neck.

SIT, SAT, SITTING, SAT

Right:

He sits idle all day long.
He was sitting there when I came in.
He has sat here for an hour.

Wrong:

He has set here waiting.
He set down in an arm chair.

SOME should not be used in the sense of "somewhat."

Wrong:

He is some better this morning.

Right:

He modified his plan somewhat.

STATE should not be used in the sense of "say." To state means to express fully. (See "Advise.")

Wrong:

He states that he went to the office today.
The price, as we have stated, is $1.

Right:

He stated his case with the utmost precision.

STOP should not be used in the sense of stay.

Right:

I stopped at the corner to buy a paper.
She is staying in New York for two months.

Wrong:

He plans to stop in Chicago for a month or two.

SURE should not be used for "surely" or "certainly."

Wrong:

He sure is the best man for the place.

Right:

He is certainly the best man for the place.

SUSPICION is a noun. SUSPECT is a verb.

Wrong:

I did not suspicion him.

THAN is not a preposition. Like "as," it takes the same case after it as before.

Right:

You, rather than they, should know.
I like you better than him.

Wrong:

He showed me the road quicker than her.

THAT should never be used in the sense of "so."

Wrong:

The quality of the goods was that bad I could not use them.

That must not be omitted after verbs that require it, such as "assure," "discover," "consider," and the like. Do not omit *that* after the verb "to say" when long phrases come between it and the *that* clause.

Wrong:

They have not yet discovered the report is missing.
They said after hearing the report and discussing it with the directors for more than an hour it was impossible to act upon it.

That should not be used in several senses in the same sentence.

Wrong:

That horse that we saw yesterday that Jones said that Italian wanted to sell.

THOROUGH implies completeness. Do not add "very."

Wrong:

We find that he has studied the subject very thoroughly.

THROUGH should never be used in the sense of "finished."

Wrong:

He was not through with his luncheon when the gong sounded.
He was through with the duplicating early in the morning.

TRANSMIT. We transmit dispatches, parcels, titles, diseases, principles. Things transmit heat, sound, light, etc. But *transmit* does not mean to send.

Wrong:

I will transmit to him what you have told me.

Right:

The message has been imperfectly transmitted.

TRANSPIRE means to become known. It does not mean to occur. It is a word to avoid.

Right:

It has since transpired that he never made Mr. Jones any kind of an offer.

Wrong:

He cannot be held responsible for anything that transpired in his absence.

WHAT EVER and WHATEVER have different uses and should be carefully distinguished.

Wrong:

Whatever possessed you to go?

Right:

Whatever the cost we have done our duty.
What ever became of Jones?

WOULD must not be used for "had" in the phrase "had better."

Right:

You had better speak to him this morning.

Wrong:

You would better see him immediately.

Do not combine UNIVERSALLY with "all" and "every."

Wrong:

All universally believed that a miracle had happened.
Everyone universally believed that he had been elected.

General Cautions.—In conclusion the following general cautions may be given:

Do not use stereotyped, worn-out expressions, such as "just the right price," "our charges are reasonable," "from every angle," "ever in its history," "abundance of," "wishing you the compliments of the season," "prices ranging from," "may we call your attention to the fact," "you may depend upon it," "you may take my word for it," "in the vast majority of cases," "it stands to reason."

Avoid the needless repetition of your meaning; do not use together words which convey the same idea.

Wrong:

We are *often* in the *habit.*
We *continue* to *remain* unconvinced.
But that *however* is false.
Still that *nevertheless* cannot be done.
In *appearance* these goods *looked* like shoddy.
Equal hardship *both* to the clerks and the strikers.

Do not use "it would seem to me" for *it seems to me.*

Do not use "put in an appearance" for *come.*

Up following a verb has many idiomatic uses. Be careful how you use it. Combined with some verbs it is only permissible in speaking, not in writing. Find synonyms for "think up," "clear up," "talk up," "read up," "write up," "wash up," "clean up."

Does *up* always mean the same thing in these combinations? Compare the sense of completeness conveyed by "tie up," "close up," "freeze up," "do up" and the uselessness of *up* in "mix up," "breed up," "shoot up," "rear up."

"Present month" or "current month" is a heavy way of saying *this month.*

Do not write: "17 inst., 18 prox., 19 ult." Write: "On the 17th," "On November 18," for example (using the name of the coming month), or "On September 19" (using the name of the past month).

Do not use the words "and oblige" at the end of a letter. Such phrases as "Let us hear from you and oblige" are stereotyped and useless.

Do not begin a letter with such words as "Agreeable to your request," or "Agreeably to your request." These are awkward and senseless expressions. Say: *In reply to your request.* Say likewise: *In accordance with your request* for "conformably to your request."

Avoid the worn out phrase "Awaiting your further orders," or "In expectation of your further orders."

Do not confuse *and* and *but. And* connects and continues; *but* marks a change of thought.

The use of prepositions cannot be explained on the basis of logic or grammar. It is idiomatic. Some errors that are very common may be pointed out. Say not "oblivious of," but *oblivious to;* not "unconscious to," but *unconscious of;* not "derive pleasure in," but *derive pleasure from;* not "I content myself in," but *I content myself with;* not "the mixture consists in," but *the mixture consists of;* not "followed with," but *followed by;* not "he died with pneumonia," but *he died of pneumonia.*

Say: *with regard to, with reference to, with a view to.* Not: "in regard to," "in reference to," "in a view to."

Avoid adding useless prepositions to verbs. Do not say: "follow after him," "connect together," "accept of."

Never use the expression "your valued patronage."

Never say: "Your letter received and contents noted." No one ever replied to a letter the contents of which he had

not read. Say rather, for example: "I have received your letter of the 10th."

Never write: "We beg to acknowledge receipt of your favor of April 30," or "Your favor of the 30th to hand." Say: "We have received your letter of April 30."

Avoid exaggerated, bombastic, and boastful expressions, such as "tremendously reduced," "unsurpassed," "incredible," "wonderful," "marvelous," "cannot be duplicated," "throughout my incumbency," "broken all previous records," "unprecedented achievement," "for which we have been famous," "so amazing."

Exercises

Correct carefully the following sentences in the light of what has been said in this chapter.

1. She has shown special capacity as a filing clerk, but her ability in carrying through a difficult piece of work has not been exceptional.

2. Jenkins has not learned to abridge the common words that he uses every day in making out bills of lading.

3. This little book, which explains the usual difficulties met in using our computing machine, has been abbreviated from the instruction book used by our salesmen.

4. He decided that he would not except our offer.

5. Thomas and Company have paid all outstanding accounts accepting those subject to litigation.

6. "Reserve price" in the common acceptance of the word means the lowest price at which the owner will sell his goods.

7. The acceptation of a ship's manifest by the custom house is generally a matter of routine.

8. We have adapted the Wellman method of calculating terminal costs.

9. A scale of express rates specially adopted to sample shipments.

10. She confessed that the scrip certificates were inaccurately drawn up, admitting that she had falsified them without the knowledge of the company's secretary.

11. Since the advent of the profit-sharing system, the employees of the Pinole Powder Works have never struck for higher wages.

12. We are sorry to advise you that this consignment was stopped in transit, pending investigation of the consignee's solvency.

13. He added: "What I claim is that watered stock is one of the chief causes of the present business depression."

14. He could not state whether or not he had seen Hodgins leave the office.

15. Nothing but a panic will ever effect the value of these securities.

16. The sale ring operating on the wheat market had a disastrous affect on the prices of bread stuffs.

17. The overbearing attitude of many revenue officers is most aggravating to tourists returning to America.

18. Under no circumstances would he allow that the steadiness of the money market was a reliable indication of the trend of trade.

19. After he left important papers were found scattered all round the office.

20. For all around usefulness in foreign countries a letter of credit is unequaled.

21. They have planted acacias all round the entrance to the salesroom and among them they have laid out beds of flowers.

22. She alleged that the bank has not been willing to extend credit to the Freestone Tile Company.

23. I wish to affirm most emphatically this kind of inconvertible paper will not be accepted by us.

24. The days of grace on this bill have near expired.

25. He had nearly verified the checking accounts when he was interrupted and therefore had to go over them again.

26. Most all our customers expect a cash discount.

27. Will it be alright if I send you a certified check?

28. He examined all the alternatives and decided that instead of advertising a closing-out sale or putting his entire stock up at auction, he would cut all prices by one-third and inform his customers by means of a circular letter.

29. Crude materials alone have advanced 30 per cent in the last six months.

30. Each of the five possibilities have their drawbacks and between them there was not much to choose.

31. Pupils are apt to confuse bills of lading and bills of sale.

32. Gold bonds are liable to appeal to the conservative buyer.

33. The shipment is not likely to arrive before Thursday.

34. We have been anticipating his return from one minute to another.

35. I am glad to inform you that any of our stores carry the kind of garden hose you require.

36. This auto roller-bearing is more accurately milled than any used by the automobile manufacturers.

37. There are three things we can do but anyhow the outcome will be the same.

38. We are sure the "Taos" is returning in ballast as per information received from our office in Rio.

39. He is just as intelligent as her in business matters.

40. They are uncertain as to what the results will be of their clearance sale.

41. He wrote he did not know as he could undertake so delicate a matter.

42. We have not sent you any credit memorandum as no goods purchased by you ever were returned.

43. Awaiting round until the manager arrived he entertained himself by reading Nichol's "On Free Trade."

44. As instructed he offered the balance of the company's deferred stock for sale.

45. With regard to our outstanding accounts I beg to state we have reduced them 40% during the last two months.

46. There is no explanation we can afford bearing on the disappearance of the waybill in question.

47. Securities held by this company, beside outstanding credits, amply cover all their liabilities.

48. We have to determine as between a trust fund and an earmarked account whether either will serve the purpose you have in mind.

49. The gray balbriggan shirts are both alike in quality.

CHAPTER X

SPELLING

The Formation of Words.—No mistake is so glaring on the written page as a word misspelled. A misspelled word does you an injustice and may even subject you to ridicule. Such a self-imposed humiliation can be easily avoided. There is little excuse for mistakes in spelling.

The office dictionary will not only tell you how to use words, it will show you how to spell them. In it the correct modern spelling is printed in bold-faced type. Study the dictionary constantly and never use a word unless you are sure of its spelling.

All dictionaries give also, usually in small capitals, other forms of many words—forms now out of date or found only in the dialect of certain localities. Avoid these. They are of interest to the person who wishes to know something about the growth and variety of English speech, but they should never be used in business letters.

A great number of common words are formed by placing certain particles before or after a stem or verbal root. These particles are known as "prefixes" and "suffixes," according as they precede or follow the stem, and it is their function to modify or extend the meaning of the stem thus added to. Here you have a short cut to knowledge, for when you have studied prefixes and suffixes thoroughly you will be able to spell, without reference to the dictionary, many words which otherwise would have been confusing to you.

Look up and consider carefully the meaning of the following prefixes and suffixes, in each case finding for yourself and explaining the formation and meaning of two examples of the use of the prefix or suffix other than those given in the lists. It is an exercise that will expand and clarify your vocabulary, and after you have mastered these elements of word formation, fewer and fewer words you come upon in your reading will be strange to you.

Prefixes.—Prefixes are much more definite in meaning than suffixes, and the following is a list of some commonly found, though there are many others which the student should look up for himself.

A, meaning at, in, on: *a*far, *a*part, *a*ground, now*a*days.

A, Ab, from: *ab*normal, *ab*use, *a*verse.

A, An, not or devoid of: *a*tom, *an*esthetic.

Ad (in composition A, Ac, Af, Al, An, Ap, Ar, As, At), to: *ad*vance, *a*muck, *ac*cuse, *af*fect, *al*low, *an*nul, *ap*prove, *ar*rive, *as*similate, *at*tack, *ad*dress, *ad*vertise.

Am, Amb, around: *am*biguous.

Ana, up, through: *ana*logy, *ana*lysis.

Ante, before, preceding: *ante*date, *ante*cedent.

Anti, Ant, against, opposition, counteraction: *anti*slavery, *anti*septic, *ant*agonist, *anti*climax.

Auto, self: *auto*matic, *auto*mobile.

Apo, Ap, from, in defense of: *apo*logy, *apo*stle, *apo*plexy.

Be, about, affected, or covered with: *be*set, *be*foul, *be*guile.

Bi, two, twice: *bi*cycle, *bi*monthly.

Cata, down, against, completely: *cata*clysm, *cata*logue, *cata*ract.

Circum, around: *circum*scribe, *circum*ference, *circum*stance, *circum*vent.

Con (in composition Co, Cog, Col, Com, Cor), with, together: *con*centrate, *con*cise, *co*-operate, *cog*itate, *col*lect, *com*bination, *com*bustion, *con*tribute, *cor*rupt.

Contra, against, contrary: *contra*diction, *contra*st.

De, from, out of: *de*cay, *de*pend, *de*legate, *de*form, *de*pose.
Dia, through, between, apart: *dia*gnosis, *dia*gonal, *dia*gram.
Dis (in composition Di, Dif), apart, contrary to, absence of: *dis*miss, *dis*suade, *dis*honest, *dis*like, *dif*ferent, *dis*loyal, *dis*order.

E, Ex (in composition Ec, Ef), out of, away from, completely: *ec*centric, *ef*fect, *e*liminate, *e*lection, *ex*ceed, *ex*ceptional.
Epi, Ep, upon, above, over, among: *epi*demic, *epi*sode.
Extra, beyond, additional: *extra*neous, *extra*vagant, *extra*ordinary.

Fore, before: *fore*cast, *fore*go, *fore*sight.

Hyper, above, beyond, over: *hyper*sensitive.
Hypo, under: *hypo*thesis.

In (in composition Il, Im, En, Em), in, on, within, not: *in*come, *il*lusion, *im*migration, *in*accurate, *in*complete, *il*legal, *en*cumbrance, *en*counter, *em*body.
Inter, Enter, among, between: *inter*change, *inter*fere, *inter*mission, *enter*prise, *enter*tain.
Intro, within, into: *intro*duction.

Meta, Met, between, after, in place of, in sequence: *meta*phor, *met*hod.
Mis, amiss, wrongly: *mis*doing, *mis*place, *mis*represent.

Non, not: *non*-commissioned, *non*-conductor.

Ob (in composition Oc, Of, Op), against, opposed: *ob*ject, *ob*stinate, *ob*tain, *oc*cur, *of*fensive.
Out, beyond, outside of: *out*house, *out*field, *out*bid, *out*spoken.

Para, Par, alongside of, against: *para*dox, *para*graph, *par*enthesis.
Per, throughout: *per*ceive, *per*fect, *per*mit.
Peri, around, surrounding: *peri*od, *peri*scope.
Post, after, behind: *post*pone, *post*script.
Pre, before, exceeding: *pre*cedence, *pre*dict, *pre*liminary.
Preter, beyond: *preter*natural.
Pro (in composition Por, Pur), for, in front of, in behalf of: *pro*ceed, *pro*cure, *por*tray, *pur*sue, *pur*port.

Re, back, backwards: *re*act, *re*new, *re*trace, *re*ceive, *re*deem.
Retro, backwards: *retro*grade, *retro*active.

SE, apart: *se*dition, *se*clude.
SEMI, partly: *semi*circular.
SUB (in composition SUC, SUF, SUG, SUP, SUS, SUBTER), under, somewhat: *sub*scribe, *sub*ordinate, *sub*ject, *sub*sidy, *subter*fuge, *suc*cessor, *suf*fer, *sug*gestion, *sup*pose, *sus*pect.
SUPER, above, over: *super*fluous, *super*impose, *super*vise.
SYN (in composition SYL, SYM), together, with: *syl*lable, *sym*bol, *sym*pathy, *syn*dicate.

TELE, afar: *tele*graphy, *tele*phone.
TRANS (in composition TRA), over, through: *trans*late, *trans*form, *trans*mit, *tra*vesty.
TRI, thrice: *tri*angular.

UN, not, privation of, negation of: *un*acquainted, *un*button, *un*defined.
UNI, one: *uni*form, *uni*lateral.
UNDER, under, below: *under*hand, *under*go, *under*lie, *under*rate.

WITH, against, in opposition: *with*draw, *with*stand.

Suffixes.—To a large extent suffixes may be said to represent old inflectional forms, each of which gave a particular twist to the meaning of the word to which it was attached. While the old suggestion is generally still traceable, there has been so much change in both form and meaning in most cases—with the passage of time—that at present hardly any suffix has a constant exact meaning. For this reason, therefore, the suffixes here noted are grouped according to certain general relations instead of being listed singly as in the case of prefixes. The indications given are merely indications—not definitions—and should not be taken too literally. Groups of words ending in the same suffix should be looked up in the dictionary and their meanings compared. This will give the student a deeper and firmer knowledge of the growth of words than any literal explanations.

The suffixes below may be grouped into classes indicating:

1. Similarity or relation to:
   - AC: cardi*ac*.
   - AL: prudenti*al*, nation*al*, comic*al*.
   - ISH: boy*ish*, fool*ish*, green*ish*, grey*ish*, Span*ish*, clann*ish*, Finn*ish*, Swed*ish*.
   - LIKE: life*like*.
   - LY: first*ly*, simp*ly*, serious*ly*.
2. Quality or condition:
   - ACEOUS: herb*aceous*.
   - ATE: mand*ate*, distill*ate*, deleg*ate*, separ*ate*.
   - ENT: confid*ent*, curr*ent*.
   - HOOD: false*hood*, child*hood*, man*hood*.
   - IC: com*ic*, domest*ic*, mag*ic*.
   - ILE: frag*ile*, fac*ile*.
   - INE: bov*ine*, div*ine*, alkal*ine*.
   - OUS: gener*ous*, glori*ous*, hideo*us*.
   - SHIP: fellows*hip*, friends*hip*.
   - TUDE: ampli*tude*, multi*tude*.
3. Being or state:
   - ACY: accur*acy*, diplom*acy*, delic*acy*.
   - ANCE: assist*ance*, resist*ance*.
   - ANCY: vac*ancy*.
   - DOM: free*dom*, wis*dom*.
   - ENCE: pres*ence*, dilig*ence*, independ*ence*.
   - ENCY: flu*ency*, persist*ency*.
   - ION: solut*ion*, un*ion*, port*ion*.
   - MENT: amaze*ment*.
   - MONY: cere*mony*, testi*mony*.
   - NESS: sweet*ness*, light*ness*, pretti*ness*.
   - SOME: lone*some*, burden*some*.
   - TY: liber*ty*, abili*ty*, agili*ty*.
   - Y: wind*y*, full*y*.
4. Dependence on or connection with:
   - AGE: langu*age*, bagg*age*, pass*age*.
   - AN, CAN: barbari*an*, republi*can*, hum*an*.
   - AR: pol*ar*, columna*r*.

ARY: element*ary*, adversary, sal*ary*, volunt*ary*.
ID: val*id*, flu*id*.
IDE: chlor*ide*, cyan*ide*.
ISM: mechan*ism*, despot*ism*, American*ism*.
ITE: Wilson*ite*, dynam*ite*.

5. One who or that which:
ANT: serv*ant*, defi*ant*, depend*ant*.
AR: pedl*ar*, schol*ar*.
ARD: plac*ard*, stand*ard*.
EE: indors*ee*, refug*ee*, trust*ee*.
EER: election*eer*.
ER: lawy*er*, foreign*er*, southern*er*.
IST: economi*st*, flori*st*, humori*st*, Bapti*st*.
OR: auth*or*, jur*or*, spectat*or*.
STER: team*ster*, trick*ster*.

6. Something given to, fit to be:
BLE: conceiv*able*, poss*ible*, leg*ible*.

7. A lessening or making small:
CLE: arti*cle*, spect*acle*, pinn*acle*.
CULE: animal*cule*.
EN: kitt*en*.
LET: book*let*.
LING: sap*ling*.

8. Intensification:
EN: deep*en*, height*en*.

9. A growing or becoming:
ESCENCE: irid*escence*.
ESCENT: phosphor*escent*.

10. Place where, connection with:
ERY: bak*ery*, machin*ery*.

11. Denoting the female:
ESS: princ*ess*, host*ess*, act*ress*.

12. Filled with:
FUL: grate*ful*, thank*ful*.
OSE: mor*ose*.

13. Thing done:
ICE: avar*ice*, not*ice*, mal*ice*.

14. Science of:
    ICS: opt*ics*, gymnast*ics*, polit*ics*.
15. Having or fitted to:
    IVE: attract*ive*, indicat*ive*.
16. To make:
    IZE, ISE: systemat*ize*, memor*ize*, oxid*ize*, exerc*ise*.
17. Without:
    LESS: expression*less*, number*less*.
18. Designed to:
    ORY: direct*ory*, predat*ory*.
19. Act or result of:
    URE: expos*ure*, signat*ure*.
20. In the direction of:
    WARD, WARDS: down*ward*, back*wards*.

Pitfalls in Spelling.—

Care should be exercised in spelling adjectives made from words ending in *e*, as some drop the *e* while others retain it: *use, usable; peace, peaceable.*

Note that many nouns ending in double *l* lose one *l* before the termination *ful; will, wilful.*

Be careful about the spelling of participles. Note that when verbs of one syllable end in a single consonant preceded by a single vowel, they double their final consonant before *ing* and *ed.*

Form the participles of:

clap	leap	step	rush	stop
cheat	trim	pin	flop	quit
rot	sit	rob	knot	

Notice that verbs of more than one syllable ending in a single consonant preceded by a single vowel and accented on the last syllable, double their last consonant in forming their participles. But when a verb of this kind is not accented on the last syllable the final consonant is not doubled.

Form the participles of:

prefer	permit	revel
refer	control	benefit
occur	repel	exhibit

Form the participles of *lean* and *creep*.

Notice that verbs ending in *y* preceded by a consonant form their present participle by adding *ing*, but their past participle by changing *y* to *i* and adding *ed*: *study, studying, studied; carry, carrying, carried.*

But verbs ending in *y* preceded by a vowel do not change *y* to *i* before *ed: obey, obeying, obeyed.*

Notice that there are words in which a long *e* sound is spelled *ie* and others in which it is spelled *ei*. *Ei* usually follows *c; ie* usually follows other consonants: *receipt, conceit, perceive; believe, chief, niece.*

But there are exceptions, as for example: *neither, seize, leisure.*

Notice that words ending in a silent *e* drop it before endings beginning with a vowel, unless the silent *e* is preceded by *c* or *g*, in which case it is retained before all endings except those beginning with *e* or *i*. The silent *e* is retained to preserve the pronunciation of the last syllable of the original word:

				But:	
manage	managing	admire	admirable	courage	courageous
receive	receiving	erase	erasure	outrage	outrageous
cure	curable	precede	precedence	manage	manageable

Notice that words ending in *c* add the letter *k* before endings beginning with *e, i,* or *y: colic, colicky; frolic, frolicked, frolicking.*

If the sound of their final *c* is changed from hard to soft before the ending they do not add *k: public, publicity.*

Compounds.—The correct use of the hyphen requires long study. Most writers use hyphens as sparingly as possible, preferring to consolidate into one word two words that are closely associated, as *workshop, fainthearted,* or to keep as two words those combinations the first word of which is in the nature of an adjective, as *Easter greetings.*

But there are cases where two closely associated words cannot be consolidated and where the ideas involved cannot be correctly expressed by separate words. Hyphens are

necessary. Anyone can see that *flat rail-sockets* means one thing and *flat-rail sockets* means another. The following rules govern the majority of cases in which use of hyphens should or should not be made.

Put a hyphen between the syllables at the end of each line ending in a word that runs over to the next line. Never begin a line with a hyphen.

Use a hyphen to connect the parts of words that were originally phrases or two or more words arbitrarily put together: *son-in-law, these "watch-me-wins," man-of-war, commander-in-chief.*

Use a hyphen in all compounds in which nouns are combined with numerals, whether the latter is expressed in figures or written out: *6-inch pipe, a six-foot rug, a three-mile ride.*

Hyphenate two nouns one of which has an objective relation to the other: *office-holder, nature-study, fortune-teller.* (Exceptions: *taxpayer, proofreader, bookkeeper, stockholder.*)

Words or phrases used as adjectives should be united by hyphens, e.g., *so-called mediator, up-to-date fittings, well-known brand, the will-to-win attitude.* When such words or phrases follow the noun they must not be hyphenated, e.g., *linen well known for its durability.*

When two or more adjectives are used as one adjective they should be hyphenated: *Italian-American relations.*

Join with a hyphen compounds in which the first member ends in *ing: dwelling-place, walking-stick, starting-point.* (Exceptions: *cooking expenses, working capital, working plan, working man.*)

Nouns ending in *ing* followed by a preposition should be hyphenated: *drawing-out, working-out.*

Nouns compounded with *fellow, father, mother, brother, sister, daughter, parent, foster, master, world, self, by, tenant, God, life, over, under*—when these words come first in the compound—should generally be hyphenated: *mother-tongue, fellow-beings, foster-son, life-tenant, parent-tree, world-language, under-secretary, over-production, God-child, self-starting.*

There are, however, many exceptions to this rule, especially in the case of *under* and *over: overburden, overgrowth, overlord, overseer,*

undercharge, undertone, godson, godfather, godmother, godsend, lifetime, selfsame, fellow citizen, under skirt, undervaluation.

Verbs formed with *under* and *over* are usually hyphenated, if the second part is a word of more than one syllable, otherwise they are written as one word, e.g., *under-develop, under-expose, over-fatigue, over-subscribe; oversleep, overrun, overtake, undercharge, underrate.*

Compounds of *half* and *quarter* and fractions used as adjectives are hyphenated: *half-dollar, half-price, half-breed, half-hearted, half-pay, quarter-miler, quarter-tone, three-quarter share.*

But such expressions as "One half his fortune went to his son" are not written with a hyphen.

Compounds of *great* when they indicate descent in more than the second degree are hyphenated: *great-grandmother.*

Compounds the second element of which is *dealer, maker, elect, general, piece, ply,* are hyphenated: *shirt-maker, governor-elect, governor-general, altar-piece, three-ply.* There are, however, many exceptions, as *masterpiece, bookmaker, dressmaker.*

Compounds of *ex, extra, non, pan, ultra,* and *vice* are hyphenated: *vice-regent, ex-president, non-contagious, extra-cheap, pan-germanic, ultra-radical.* Here, too, however, there are exceptions, such as, *extraordinary, nonsense, nonpareil.*

Do not hyphenate:

1. *Today, tomorrow, tonight, viewpoint, standpoint.*
2. Simple fractions like *one half, one third, one fourth.*
3. Fractions spelled out in which one of the parts is already hyphenated, as, *three one-hundredths, sixty-two two-hundredths.*
4. Adjectives formed by the addition of *like,* unless the first word ends in *l* or has more than one syllable or is a proper name, as *home-like, bell-like, business-like, Lincoln-like.* (Note: *Christlike* is one word and many writers now drop the hyphen in compounds of *like* even when the first word has more than one syllable. They write *workmanlike, businesslike,* etc.)
5. Compounds of *fold:* when the first word is a monosyllable, these form one word; when the first word is a polysyllable they are written as two words: *twofold, tenfold, thirty fold.*
6. Compounds of *school: schoolboy, schoolgirl, schoolroom, schoolhouse.* (Exceptions: *school inspector, school committee, school children, school district.*)

7. Compounds of *ante, anti, bi, co, demi, infra, inter, intra, pre, post, re, semi, sub, super, supra, tri,* unless the second word begins with the same letter that ends the prefix, or with *w* or *y* or is a proper name or very long: *antipathy, biennial, coincide, predatory, revoke, semitropical.* (But: *anti-Japanese, co-ordinate, re-enter, co-workers.*)

Note: A hyphen should be used in such compounds if the sense is different from the ordinary unhyphenated compound, e.g., *re-creation,* a creating for a second time, as distinguished from *recreation,* salutary pleasure.

8. Adjectives preceded by adjectives ending in *ly. A highly efficient trackman.*

9. Compound words that have two or more elements common to a single element: *one, two,* and *ten dollar bills; French and Italian speaking peoples.*

10. Compounds of *light, room, yard, boat, side,* and others, when the first part of the compound is a monosyllable: *sailboat, daylight, bedroom, warehouse, fireside.* But when the first part of the compound is a word of more than one syllable such compounds must be hyphenated: *mountain-side, lumber-yard, dressing-room.*

The following important words that do not fall under any classification we have given are hyphenated: *bas-relief, birth-rate, cross-country, cross-examine, death-rate, object-lesson, subject-matter, title-page.* (But *pay roll* and *post office* are written as separate words.)

When you are in doubt about the use of a hyphen look the word up in a good dictionary.

Important Business Words.—The following words, chosen at random, are very common in business correspondence, though the list is by no means exhaustive. Find these words in your dictionary, practice their correct pronunciation as shown there, and, taking them in groups of fifteen, learn to spell them and to define their meanings accurately. Then without reference to this list, write them and correct your exercise, if necessary. Return to the same fifteen after a week's interval and ask someone to read

them aloud to you while you write them again. Correct your exercise as before.

abbreviate
abeyance
acceptance
accredit
acknowledgment
acquaint
action
actuary
addressograph
adjuster
advertising copy
advocate
agenda
agent
aggregate
allowance
annuity
antedate
anticipate
appropriation
arbitration
assay
assent
assess
assets
assortment
assurance
audit

balance
ballast
bankrupt
batch
bearer
beneficiary
bid
bill
bond
bonus
bounty
boycott
brand
brokerage
bulky
bullion

calculable
cancel
canvass
capital
cargo
carrier
cartage
centralize
certify
charter
cipher
circumstantial
clientele
collective
commission
commodity
comptroller
concession
conditional
consignee
consignment
consul
contingent
contract
co-operation
copy
copyright
corporation
correspondence
council
counsel
countermand
counterpart
countersign
coupon
credential
credit
cubic contents
cursory

data
debit
declaration
deduction
defraud
defray
delinquent
demonstration
demurrage
denomination
depository
depreciation
designation
directorate
disclaim
discount
dishonor
dividend
draft

drawee
drawer
due bill
duplicate

effective
effects
enclosure
endorse
enterprise
equable
establishment
estimate
exchange
execute
explicit
export

feature
fee
fiduciary
finance
fiscal
flaw
floating debt
floorage
flotation
folio
foreclose
forfeit
forfeiture
franchise
freight
function

gauge
goodwill
gross
guarantee
guaranty

handbill
haulage
holder
holograph
honorarium
horse-power
hypothecate
hypothesis

import
incidentals
income
inconvenience
incorporate
increment
incumbent
indorse
inducement
initiative
insolvency
instalment
instance
insurance
interest
inventory
investment
invoice
issue
italics
item

jobber
journal
judicial

lapse
layout
leaflet
lease
ledger
legitimate
lessee
lessor
letterhead
license
lien
limited
liquidation
literature
lockout
lot
lucrative

maintenance
management
manager
margin
maritime
marketable
mature
maximum
memorandum
merchandise
merger
middleman
mimeograph
minimum
minutiae
monetary
monopoly
mortgage
mortgagee
mortgagor

negotiate
nominal
null

offer
operator

opportunity
optimism
option
order
ordinance
organize
output
overdraw
overdue
over-production
overseas

parity
partner
party
patent
payee
peculate
pecuniary
percentage
photo-mechanical
plant
policy
postdate
premium
prestige
principal
principle
priority
probate
proceeds
profit
promotion
proprietary
prospective
prospectus
protest
provision

proxy
publicity

qualification
quarterly
quotation

rating
ratio
readjust
readjustment
realize
rebate
receipt
receiver
recourse
reduce
refund
reimburse
remittance
reparation
representative
responsibility
returns
revenue
run

satisfactory
secretarial
settlement
shares
solvent
specification
speculation
standard
staple
statistics
stipend
stipulate
stock-broker
storage
stub
sublet
subordinate
subscribe
subsidy
summarize
surcharge
surrogate
syndicate
systematize

tally
tare
tariff
technique
telegram
teller
temporize
terminal
terms
ticker
tickler
tolls
tracer
trade-mark
transient
transship
trucking
turnover
typography

underwriter
unship
unworkable
usury

vendor
venture

verbatim report
versatile
vocabulary
void
voucher
waiver
wares
warrant
wastage
wholesale
wire
withhold
witness
zincotype

Homonyms.—There are many words that have the same sound, or nearly the same sound, but different meanings and *spellings*. You must never confuse them in a business letter. Distinguish carefully between the spelling and meaning of the following. Taking them in groups of twenty-five pairs, write a sentence showing the correct use of each member of each pair, looking up in the dictionary those with which you are not familiar.

accept except
access assess excess
acts axe
addition edition
adherence adherents
audit edit
affect effect
ail ale
err heir air
aisle isle
ate eight
all awl
allowed aloud
allude elude
allusion illusion
altar alter
annals annuls
analyst annalist
apiece appease
apposite opposite
assay essay
aural oral
ball bail
bare bear
base baize bays
beach beech
below bellow
berth birth
blew blue
boarder border
bolder boulder
borough burrow
bough bow
boy buoy
brake break
breath breadth
bridal bridle
bus buzz
by bye
calender calendar
coaled cold
collar color
candid candied
canvas canvass

capital capitol
carat carrot caret
ceiling sealing
cease seize
cede seed
cell sell
census senses
cent scent
cereal serial
shear sheer
chews choose
clause claws
close clothes
coarse course
colonel kernel
complement compliment
confidant confident
core corps
council consul counsel
creak creek
crews cruise
currant current

days daze
debate debit
decade decayed
decent descent
decree degree
defer differ
deference difference
delusion dilution
dews dues
die dye
dose doze
draft draught
dun done

earn urn
either ether

edition addition
elicit illicit
emigrant immigrant
eminent imminent immanent
empire umpire
enable unable
ensure insure
envelop envelope
essay assay
exceed accede
extant extent

faint feint
father farther further
feat feet
find fined
filled filth
fir fur
flagrant fragrant
flea flee
flew flue
flour flower

genius genus
guild guilt
grace greys graze
grate great
guaranty guarantee
guessed guest

hair hare
halve have
heal heel
heard herd
hew hue
hoes hose

idle idol idyl
incite insight

jews juice

keen kin
knight night
knot not

lacks lax
lattice lettuce
lightening lighting lightning

made maid
mantel mantle
medal meddle
minute (noun) minute (adj.)
missed mist

news noose
nose knows

oar or
ochre occur
odd owed
ordinance ordnance
overdo overdue
overhear over here

pact packed
palate palette
pale pail
passed past
pause pose paws
peace piece peas
peak peek
peal peel
pedal peddle
peer pier
persecution prosecution
pillow pillar
plaintiff plaintive
pleas please
plum plumb plump
poor pore pour
populace populous
practice practise
prays preys praise
precede proceed
precedent president
price prize
principal principle

quarts quartz

race raze raise
reddish radish
rain reign rein
reason resin
rap wrap
ravel rival
read reed
reflects reflex
repeal repel
right write wright
road rowed rode
rough ruff

sale sail
scene seen
scrap scrape
seas seize cease
seller cellar
surf serf
sever severe
sew so sow
some sum
sold soled
stake steak
steal steel

test text
team teem
thread tread
throne thrown

tide	tied	waive	wave
tract	tracked	ware	wear
tribe	tripe	way	weigh
trustee	trusty	weather	whether
unit	unite	with	width
		whole	hole
vary	very	would	wood
wait	weight	yoke	yolk

Division of Words into Syllables.—In writing a letter you will often find that at the end of a line you are not going to have space enough for the whole of the next word. Generally speaking, it is better under such circumstances to avoid dividing any but very long words. At the same time it is unwise to carry this advice so far that your right-hand margin becomes very irregular and spoils the appearance of your page.

In dividing words between two lines remember that you must never divide the name of a person and that it is better never to put his or her title or first name on one line and the last name on the next. Remember too that no word of one syllable must ever be divided between two lines.

When in doubt about the division of words of more than one syllable consult your dictionary and notice that the lightly printed hyphens, which are used with other signs and symbols to indicate the pronunciation of a word, also show how it is made up of syllables and, therefore, how it should be divided at the end of a line. In some dictionaries black-faced hyphens are used to distinguish from simple words those compound words which are hyphenated no matter where they may occur.

Examine carefully the following letter in the light of what has been said and rewrite it.

THE SILVERSMITH COMPANY
Michigan Avenue
Chicago

December 31, 19—.

Mr. A. L. Hayden,
Springfield Commercial School,
Springfield, Illinois.

Dear Sir:

The business pressure of the holidays has delayed our reply to your letter of December 18.

In our correspondance we try to maintain a standard of quality equal to the quality for which our goods are known.

Brevity, clearnes, simplicity—these are the watchwords of our office. In our letters all stereotyped and hackneyed phrases are tabooed.

We shall be delighted to give you any further impormation about our methods of handling our daily correspondance, and if there is any chance of your being in Chicago in the near future we shall be delighted if you will call on us personally.

Divide into syllables the important business words given in the list on pages 136 to 139 and explain which part you would put at the end of a line and which part at the beginning of the next. Make use of your dictionary in this exercise. Without it you will make many mistakes. How would you divide a compound word in which there is already a hyphen, like *printing-press, man-of-war, paper-knife?*

Exercises

1. Write out the spelling of the past tense and present participle of:

step	rival	compel	acquit
abet	screen	model	prefer
run	begin	manage	regret

act	plead	trim	fulfil
carry	agree	rot	wrap
propel	label	cheat	chat
rub	plan	infer	neglect
barrel	install	try	profit
lean	assent	fit	suit
knock	realize	expel	charge
choose	contain	change	treat
counsel	acquire	waive	
traffic	study	develop	

Analyze your reasons for the spelling of each form. Refer again to the rules given in this chapter and find for yourself three other verbs that illustrate each of the rules in question.

2. Write out the spelling of the past tense and present participle of:

parcel	benefit	recede	repeal
proceed	level	cull	exhibit
dispense	spill	offer	select
incur	control	parcel	render
arrange	refer	quit	bias
manage	reveal	declare	equal
intervene	repel	suit	erase
prefer	distinguish	daub	travel
will	precede	permit	obey

Analyze your reasons and find examples as above.

3. Write out the spelling of the past tense and present participle of:

solicit	limit	jewel	play
counterfeit	surprise	alter	plot
use	wrap	metal	lie
abbreviate	shop	quarrel	die
assess	buy	describe	ebb
interfere	tunnel	sit	tie
answer	infer	hop	

Analyze your reasons and find examples as above.

4. Write out the comparative and superlative of:

gay	dim	blue	weak
free	early	hot	
pretty	busy	clean	

5. Write out the adjectives ending in *ful* derived from:

beauty	plenty	boast
skill	hope	fear

6. Write out adjectives ending in various terminations and derived from:

advantage	change	admire	digest
divide	represent	sale	notice
damage	respect	laugh	perceive
note	assess	blame	identify
secretary	trace	use	issue
represent	market	fraud	calculate
service	bride	pass	manage
accept	permit	force	pity
sense	vary	equity	
cure	duty	endure	

7. Write out the kindred nouns of:

liquid	appear	invest	adjust
settle	relieve	operate	act
rate	recede	assure	acknowledge
consign	float	raise	mean
specify	aggregate	incite	accept
distil	guide	pale	argue
rebel	begin	abhor	odd
pay	daub	reveal	full
public	paint	install	true
proceed	trust	note	grieve
differ	sue	annual	wise
real	defend	cite	keen
wrap	prior	certify	stiff
quote	forfeit	benefit	

8. Write out the adverbs of:

dry	sad	legal	wilful
full	permissible	identical	virtual
hopeful	wise	near	
lucky	shy	whole	

9. What is the spelling and meaning of the homonym of:

current	bear	cruise	meddle
course	breadth	herd	pillar
feet	doze	hole	wear
umpire	draught	wave	write
sell	degree	principle	rein
capital	farther	populous	fragrant
illicit	great	peddle	insure
canvass	heel	past	seize
annalist	serial	steak	clothes
effect	compliment	tread	burrow
opposite	counsel	rowed	
birth	sealing	wrap	

10. Are the verbs in the following list correctly spelled? Look them up.

advertize	arise	advize	characterise
surmize	comprize	supervize	surprize
criticize	compromize	regularize	memorise
temporise	minimise	devize	

11. Taking the following list of compound words in groups of twenty, rewrite each correctly as two words, as a hyphenated word, or as one word, as the case may require.

dress maker	shirt waist	rail road
world wide	super eminent	shoe maker
some thing	good will	ante date
Pan German	paper dealer	trade mark
any body	stair case	sub divide
over estimate	turn over	man servant
monkey like	cabinet maker	fore ground

wood work
sub structure
bill head
stand point
ship board
north east
look out
furniture dealer
house keeper
pre digest
type writer
sub head
good night
master stroke
water proof
over pay
re act
to day
pawn broker
ware house
news paper
blotting paper
good bye
hyper critical
inter act
net work
counter claim
post date
balance sheet
street car
brother in law
hard ware
demi john
sub way
copy right
pre established
head ache
over charge

freight train
brake man
telegraph pole
red hot
wire netting
wide awake
twenty fold
good looking
counter attraction
child like
card index
time piece
bed side
bond holder
bi carbonate
birth day
Spanish American
wind mill
tax payer
cross examine
pro Wilson
book keeper
trade allowance
dry goods
adding machine
stock exchange
ill bred
dressing room
sea water
lock out
under write
coal pit
four fold
head quarters
self help
fifty first
work shop
inter change

well to do
school house
self righteous
hand book
letter writer
sheet lead
sky light
part owner
after noon
market rate
dust heap
trying out
thirty three
non conducting
air tight
non attendance
one third length
non sense
super impose
out spoken
one quarter
ex temporize
two ninths
one half share
ex queen
woman like
vice admiral
tri angular
semi circular
ultra fashionable
non partizan
semi detached
vice president
worm like
co ordinate
non resistance
here by
blame worthy

left hand
card board
ground plan
under hand
non payment
foster mother
bi monthly
school committee
fellow citizen
super intend
sub conscious
life interest
anti Italian
semi annual
reaping machine
fools cap
store room
talking point
co adjacent
super structure
re search
sleeping car
office seeker
glass shade
fellow member
pre sentiment
stock taking
tri cycle
post graduate
washer woman
inspector general
ante cedent
anti pathy
re export
commission merchant
ice man
re education
president elect
run about
cross reference
father land
no body
super abundant
shop worn
pre fix
no one
mountain side
year book
life time
highly trained
every where
inter national
stock broker
speed limit
re pay
every one
over charge
non resident

CHAPTER XI

GRAMMAR

The Value of Correct Grammar.—Correctly understood, grammar is nothing but a kind of good manners among people who use language, whether written or spoken. It is a collection and classification of those rules or habits of speech that are observed by the majority of the persons who speak English or French or Spanish or any other language. Not to observe these rules is, very emphatically, a sign of bad manners in speech and writing.

To be sure, language is constantly changing, because language is in its way alive; and consequently the rules and habits of language will be found to alter slowly in character —just as the customs of good society change from time to time. In general, however, most of the so-called "laws of language" are fairly stable.

It follows from what has been said that a breach of the good manners of language is as noticeable and disagreeable as any other breach of good manners. In your speech and in your writing observe the etiquette of language. A letter with flaws in its expression makes an exceedingly bad impression—as bad an impression as a salesman makes whose dress is slovenly, or whose manner is boorish when he addresses a customer. In other words, *bad grammar is bad business,* because it repels trade.

Grammar and Idiom.—Some of the customs of language can be reduced to rules, so that a single statement will cover

a large number of instances. Exceptions may occur, but these are few in number as compared with the large number of examples that conform to the rule. Thus, it is the rule in English that words form their plural by adding *s*. An exception is *man*, which forms its plural by changing a vowel—*men*.

On the other hand, in certain cases the workings of language cannot be grouped together in the form of rules. Each instance of the sort is, as it were, a rule to itself and cannot be explained by any statement that covers more than a single or at most a few examples. Such uses of words or combinations of words, which cannot be explained by rules, are called "idioms." The word means "peculiar"; and these uses are peculiar in two senses—they are peculiar to a given language, because no similar form of expression exists in other languages, and frequently they are somewhat odd and difficult to explain even according to the laws of their own language, e.g., "How are you?" "Many a person," "to bring to pass," "to put up with," "to go hard with."

Who would be most likely to use idioms, a person to whom English, for example, is native, or a foreigner who has learned it through a grammar? The native, of course. It is obvious from this fact that, in a way, you prove your mastery of a language by employing many idioms. The best writers are the most idiomatic; and especially the best letters are those that are rich in these peculiar turns of speech. Idioms give language a distinct individuality. A letter that is merely grammatically correct may be cold and stilted. An idiomatic letter is likely to be vigorous and vivid. By means of idioms an idea may be given a brief and striking turn that will make it take hold of the reader's mind and become lodged in his memory.

With idioms should be classed those colloquial or conver-

sational expressions which are often the best part of a letter. A letter should not be written in a dull and formal style; it should have in it something of the sparkle and glow of conversation. To attain these qualities use phrases common in our every-day speech. Sometimes these may seem a little odd, perhaps a little familiar, when put down on paper, and there are, of course, occasions on which they are quite out of place. But properly used they are often the life, and hence the cause of the success, of a letter.

Slang.—This, however, does not mean that slang, which is an extreme form of colloquial speech, should be freely used in business letters. Slang is, for the most part, a perishable form of language, and what is new and current today will be out of date and laughable tomorrow. If you use slang phrases habitually and without judgment in your letters, you will give the impression that you are trying to be smart, which is a very different thing from being alert and enterprising.

More than that, slang words and phrases are vague and are nearly always used in a thoughtless and inexact way to cover a wide field of expression. One slang phrase may have at times an almost infinite number of applications. For this reason, if for no other, such a phrase is out of place in a business letter which, first and always, should be clear and precise. You should also remember that slang is generally a form of speech limited to one locality or, at best, to one part of the country. American slang is a foreign language to English people or even to Canadians and their current slang has, generally speaking, no meaning at all for us, while even in this country alone San Francisco slang is unintelligible in New York.

To sum up, a business letter, aiming as it does at making an immediate, favorable, and lasting impression, first must not distract the reader's attention by faults of grammar; and second, it must be lively and forceful without, however, becoming vulgar or vague.

As a matter of convenience, suggestions for the correction of faults in grammar will be arranged in the pages that follow under the heading of the parts of speech and their subdivisions.

The Noun—Plurals.—

Most nouns in English add *s* to form the plural, but there are many important exceptions.

1. These irregular plurals include some of the commonest words in the language: *woman, women; mouse, mice.* Write out five others.

Nouns ending in *f* usually change *f* to *v* and add *es*: *sheaf, sheaves; self, selves.* (But: *hoof, hoofs; roof, roofs.*)

Find for yourself and memorize five other examples.

Nouns ending in *s*, *ss*, *sh*, *ch*, *x*, and *z* usually add *es*: *business, businesses; church, churches; dress, dresses; Miss, Misses.*

Find five examples.

Nouns ending in *y* change *y* to *i* and add *es: ally, allies.* But nouns ending in *ey* take *s: journey, journeys.*

Find examples, as above.

Nouns ending in *o* usually take *es*, though some take simply *s: negro, negroes; motto, mottoes.* (But: *piano, pianos.*)

2. There are many foreign words that form their plurals according to foreign rules: *crisis, crises; hypothesis, hypotheses; focus, foci; alumnus, alumni; alumna, alumnae; oasis, oases; axis, axes; genus, genera; parenthesis, parentheses; basis, bases; synopsis, synopses; analysis, analyses; phenomenon, phenomena.*

Some nouns have two plurals, one foreign, one anglicized. In these cases it is better to use the English forms in business letters: *formula, formulae, formulas; index, indices, indexes; bandit, banditti, bandits; syllabus, syllabi, syllabuses.*

What is the plural of *medium, memorandum, vortex?*

3. Some nouns have a plural form, but are nevertheless singular: "The news is good." "The means is justified by the end." "Physics is a science."

4. Some nouns have a regular and an irregular plural. These may have different meanings: *brother, brothers, brethren; die, dies, dice.* What difference is there in the meaning of these plurals?

5. There are also words that have a different meaning in the plural: "The accounts the newspapers have of the game." "The accounts were kept in double entry."

6. The plural of figures, letters, and signs, is made by adding *'s* to the singular, as *B, B's; 4, 4's; 8, 8's.* The plural of words that are really not nouns but are, under special circumstances, used as such also is formed by adding *'s*: "His but's and if's became tiresome in the end."

7. Compound nouns form their plural by adding *s* to the *principal* word: *son-in-law, sons-in-law* (not: *son-in-laws*); *putting-in* and *taking-out, puttings-in* and *takings-out; goose-quill, goose-quills.* Note that compounds of *ful* have plurals like ordinary words: *cupful, cupfuls; handful, handfuls.*

The Noun—The Formation of the Possessive.—The following rules govern the formation of the possessive case:

1. As a general rule singular nouns add *'s* and plurals ending in *s* add only an apostrophe. But many irregular plurals form their possessive case like singular nouns, as *men's.*

Proper names ending in *s* or a hissing sound or sibilant, when they have only one syllable add an apostrophe and *s*, as *James's, Burns's, Max's.*

When such nouns have more than one syllable and the addition of an apostrophe and *s* would make a very harsh sound, they add only an apostrophe, as "Demosthenes' speeches," "Bulloz' photographs." When, however, proper names of two or more syllables end in a sibilant *ace*, they add *'s*, as "Wingace's Inks." Some also write "Illinois's factories," "Des Moines's freight yards."

2. The possessive of the names of firms made up of two or more proper names is formed by adding *'s* to the last name, unless that

name has two or more syllables and ends in *s*, *x*, or *z*, when it usually adds only an apostrophe: "Ward & Baker's books"; "Bixton & Colfax' irons."

It should be noted that if two proper names joined by *and* are not the name of a firm, but refer to different persons, the apostrophe and *s* must be added to both: "Byron's and Shelley's poems." Notice the difference between "Weldon's and King's typewriter ribbons are heavily inked" and "Weldon & King's typewriter ribbons are heavily inked." Explain this difference.

3. The possessive of expressions made up of a proper noun followed by a common noun in apposition sometimes gives trouble. These are the forms used:

Right:

It is Johnson's, the chauffeur's, hammer.
It is the hammer of Johnson, the chauffeur.

Wrong:[1]

It is Johnson's the chauffeur, hammer.

4. The possessive of names of offices that are phrases is formed by putting *'s* after the last word. If the last word ends in a sibilant, use only an apostrophe: "The General of the First Division's order." "The Commissioner of Public Works' plan."

Someone else, *somebody else*, and *anyone* or *anybody else* follow the same rule: "Someone else's bill."

The Pronoun—The Antecedent and the Case of the Personal Pronoun.—Two classes of mistakes frequently occur in the use of the personal pronoun:

1. If you wish to write a clear sentence make sure that the pronouns you use in it can be referred to one person or one thing only. The following sentences may be interpreted in two ways:

As to Thatcher and Wills, they imagined that they would not receive their representatives, if they returned after being absent for five days.

[1] The student will correct all sentences marked "*Wrong.*"

This new stuff, a silk backed with cotton, which is of the best quality, has been uniformly successful as a substitute.

Rewrite these sentences using pronouns in such a way that only one interpretation will be possible.

2. A pronoun must be in the same case as the noun for which it stands. Its form should show whether it is the subject or the object of a verb. Say: "It is I." "It is we." "It is they." "Between you and me."

Wrong:

The Tinker Company and us have decided.
Each of them does their part.
I don't like these kind of books.
James is stronger than me.
Schofield went with Mr. Williams and I.

The Pronoun—Use of the Relative.—Certain cautions should be observed in the use of the relative pronoun:

1. Be careful to use *who* and *whom* correctly after *it is* and *it was*, and in questions where *who* and *whom* come first in the sentence.

Right:

It was he whom they discharged.
Whom are you criticizing?
Whom are you pointing at?
Who shall I say called?
Whom do you think I should see about this?

Wrong:

I don't know who it belongs to.
It was him they sent off.
Who are you going to give the job to?
Whom do you think we found out they are?

2. Be sure that the verb of the relative or subordinate clause agrees in number with the noun that its relative refers to.

Wrong:

This is the only sample of new spring goods that have been submitted to me.

Right:

This is our only specimen of the steel locks that were made in the eighteenth century.

3. Be careful not to put *and* before *which* or *who* where it is not necessary.

Wrong:

They showed me a new piano-player and which I finally bought.

And can only be used correctly before *who* and *which* when a "who" or a "which" referring to the same noun precedes.

Right:

The contents, which I examined and which appeared to be in good order, were afterwards found to be mildewed.

4. Do not make two relative clauses depend upon the same antecedent if any doubt can arise as to the meaning.

Wrong:

A style of penmanship which we have put on the market that everybody likes.

A store which is close to the White House, Ltd., that all export firms get their supplies from.

The Pronoun—Use and Misuse of "It."—

It has a number of uses in English. To use *it* in many senses in the same paragraph is a sure way of making your sense obscure.

1. Distinguish between the uses of *it* in the following sentences:

It will be difficult to repair this cash register.

It has been badly used and it is not our custom to do it when it is not our fault.

It was perfect when it was shipped and it does not seem to us that it is fair to make the request you do.

Rewrite this paragraph so that *it* will be used as rarely as possible and in one sense only.

2. *It* is not followed by *me, him, her,* or *them.*

Right:

It is I who wrote that letter.
It was they who first suggested this course.

Wrong:

It's her they think was there.

The Pronoun—Miscellaneous Cautions.—Other uses of pronouns requiring careful watching are as follows:

1. If a pronoun can refer to two things in the same sentence it is sure to produce obscurity.

Wrong:

Tom said that his father had lost his suit-case. (Whose suit-case?)

2. Distinguish carefully between *this is* and *these are.*

This is the best duplicating machine in the market.
These are the lubricants of which I spoke.

Distinguish beween *there is* and *there are.*

There is no evidence to show that he wrote this letter.
There are twelve derricks on each dock.

Which is correct: "There is two pairs," or "There are two pairs?" Why?

3. *Any, every, each, one, none,* take *he, his, him, she, hers, her, it, its,* not *they* or *them.*

Wrong:

Every chair is carefully inspected and they are packed by expert shippers.
Each of these customers accepted these goods at their own risk.
None of the reasons that he gave are satisfactory.
Any of these cars are a bargain.

Rewrite these sentences.

The Adjective—The Use of the Article.—

The indefinite article has two forms:

A is used before words beginning with a consonant, including *h*, a long *u* or *eu*, and before *one, once*, e.g., *a house, a hotel, a historical fact, a union, a euphonic passage, such a one, a once-popular singer.*

An is used before words beginning with a vowel, e.g., *an eye, an eagle, an ulster.*

The following caution should be observed in the use of adjectives and articles:

1. When the adjectives depending on a noun refer to different things, *a* or *the* should be repeated before each adjective. If they refer to the same thing the article should be used only before the first. If the number of things to which reference is made is indefinite the article should be omitted. Explain the meaning of the following sentences:

> We are manufacturing a bronze and a steel piston head. Both are of the same design but we recommend the bronze.
>
> We are manufacturing a bronze and steel piston head. It is listed as M 33.
>
> We are manufacturing bronze and steel piston heads that are stronger.

2. So also if words connected by *and* refer to one person or thing, the article is used only before the first; if they refer to two or more persons or things the article should be repeated before each.

> The president and general manager of this company is Mr. Minnick.
>
> The president and the general manager, Mr. Minnick and Mr. Fallon, were present.

Where no confusion can arise the article may be used only before the first: "He sent the lists and receipts by the same post."

3. The article may be repeated for emphasis, and the conjunction omitted: "Cumming's forgings are the best, the strongest, the most carefully finished."

The Adjective—Degrees of Comparison.—The use of comparatives and superlatives is a source of many mistakes, and certain rules should be kept in mind.

1. When you compare two things use the comparative; when you compare more than two things, use the superlative.

Wrong:

Of these two stoves this is the best.

Right:

The tungsten lamp is stronger than any other electric light on the market.

Of the six canoes he has bought, the Richmond is the best.

2. Do not use double comparatives. Some words are comparatives by their implication.

Wrong:

It is more preferable than the other.

3. Some words are superlative, because absolute in sense.

Wrong:

This is the most perfect cord tire I have ever seen.

Why is this sentence incorrect?

4. Avoid mixed comparisons.

Wrong:

This stove is as good, if not better than, any stove on the market.

The Verb—Agreement of Subject and Verb in Number.—The following rules will make clear the relations of the verb with its subject.

1. Notice that singular collective nouns may take either a singular or a plural verb depending upon their meaning. Some, like *herd, army, committee,* take only the singular.

The committee has handed in its report.
The herd is grazing on the hill.
Cattle is the chief export of the country.
The cattle are in the barn.
This people is militaristic, that democratic.
These people never read and are not interested in books.
Two handfuls of Sawyer Fuel is enough to start a fire.

2. Notice that expressions of quantity take the singular.

Seven cents is a small price.
Sixteen dollars is too much.
Four pounds is enough for the purpose.

3. *Each, every, one, no, many a* with a singular noun, or *each, everybody, either, neither,* and *none,* when *none* means "not one," standing alone take a singular verb.

Each of them has sold out.
Everyone has arrived.
Every hat in this shop is made in the same way.

4. Words connected by *with* take the singular if the first is singular.

Right:

The wheel with its two extra tires was sent.

Wrong:

The draft together with the invoice and the bill of lading were delivered to the bank.

5. Singular nouns or pronouns connected by *or, either–or, neither–nor* take a singular verb: "Either rubber or gutta-percha is a good substitute."

Plural nouns connected by these words take plural verbs: "Telephones or wireless sets are indispensable to armies."

6. Words connected by *and* take a plural verb unless together they form a single idea.

Time and tide wait for no man.
The head clerk and bookkeeper has gone on a vacation.
The head clerk and the stenographer have gone on a vacation.

The rise and fall of stocks indicates the trend of business.

The teaching staff were unanimous in denouncing the new rule.

7. Words connected by *or*, *either-or*, *neither-nor* take a plural if one of them is plural: "Neither the store nor the factories were closed."

8. Intervening clauses do not affect the number of a verb.

Wrong:

The number of revolutions per minute made by fans of this model place them in the first rank as ventilators.

9. Even though a verb comes before its subject, it must still agree with the subject in number.

Wrong:

Was the legal complications of the case found in the end to cause settlement out of court?

10. The linking verb *to be* takes the same case after as before.

Wrong:

It was her who said it.

11. Be sure the verb *to be* agrees with its subject and not with some word in a modifying phrase.

Wrong:

The mistakes of the accountant is a sure proof of his incapacity.

12. The verb *to be* agrees with the noun that follows it when *there* begins a sentence. Other verbs used in the sense of *to be* do likewise.

Wrong:

There goes three workmen who have left the factory.

There is ten men in the office.

There's two ways of explaining this failure.

13. The subject of a verb should not be omitted.

Wrong:

Made up your bill yesterday.

Find it overdue.

Received your letter this morning.

The Verb—Adjectives and Adverbs After Linking Verbs.—Certain verbs are known as "linking" verbs and have peculiar uses:

1. The verb *to be* usually takes an adjective after it. When it means to exist, to stay, or the like, it takes an adverb.

He was late in arriving.
He was recently in Detroit.

2. *Seem, appear, look, feel, smell, sound, become, go, keep, continue,* may be linking verbs like the verb *to be,* and when they are, they also take adjectives after them.

He became white with rage.
He seemed old and gray.
The hat looked pretty but was too expensive.
He felt happy.

These verbs may also, when used in other senses, take an adverb: "He felt stealthily for his pistol."

The Verb—Errors in Tense.—Care should be taken that tenses are correctly used.

1. Never omit *had* in a sentence which shows that something had happened before something else took place.

Wrong:

Before your letter came we found the missing shuttle and forwarded it.

2. When a statement is always true the verb that expresses it should be put in the present tense, even if a preceding clause is in the past tense.

Right:

We assured him that Holston spring beds are made of the finest materials. (*Were* would mean that Holston beds are no longer made of the finest materials.)

Wrong:

I told him that Donald was a student who works very hard.

Right:

I told him that Donald was a good student before he began to give up all his time to athletics.

The Verb—Use of the Subjunctive.—

The subjunctive is not generally used in business English except in the form *were*. Here it is taken to mean an improbable case or a condition that is contrary to fact.

If she were in Philadelphia I should go to see her.
If he were to go to law, she would be compelled to take steps of a similar kind.

In this last case, however, it would be better perhaps to write: "If he goes to law, we shall be compelled," etc.

The Verb—Use of "Shall" and "Will," of "Should" and "Would."—The rules that govern the use of *shall*, *will*, *would*, and *should* are very complicated.

1. Generally speaking, a simple future action is expressed in the first person by *shall*, in the second and third persons by *will*. Willingness, determination, promise, or command is expressed in the first person by *will*, in the second and third persons by *shall*.

Future action:

I shall do it tonight.
You will find the house on the next corner.
He will resign when the time comes.

Willingness, promise, command:

I will see him if I have to wait an hour.
You shall do it all the same.
They shall not leave the house if I can have my way.

2. In questions *shall* or *will* is used as it would be in the answer, except in questions where the first person is employed when *shall* alone is used.

Shall you arrive tomorrow?
I shall arrive tomorrow.
Will they make a protest?
They will make a protest.
Will you go if he does?
I will go if he does.
Shall you go to Chicago?
Yes, I shall.
But: Shall we send you the gown by express or parcel post?

3. In indirect quotations the form to be used will depend upon the form used by the person whose words are quoted when he used the words in direct form: "He writes that he shall leave by the morning train." His actual words were: "I shall leave by the morning train."

If the person quoted expressed determination, *will* would be the correct form in this case: "He says he will fight the case." His words were: "I will fight the case." "He writes warning them that he will leave if his pay is reduced." The person quoted said: "I warn you that I will leave."

4. In a general way *should* and *would* follow the rules that govern *shall* and *will*.

We should go on the tenth.
We would go if the chance came.
He would not say why he came.

Should and *would* after verbs that give the thought or words of another person are generally used as *shall* or *will* would be in the thought or speech which is indirectly reported.

He said that he would not submit. His words were: "I will not submit."

He said that he should arrive in the evening. His words were: "I shall arrive in the evening."

I said they should do it whether they wanted to or not. My words were: "They shall do it," etc.

Should may mean *ought to:* "He should buy now that he has a chance."

Would may express an action that is habitual: "He would sit for hours and say nothing."

The Verb—Use of the Infinitive.—There are certain rules to be observed in the use of the infinitive.

1. The subject of an infinitive usually needs no introductory preposition.

Wrong:

I would like for him to see you at once.

Right:

I would like him to see you at once.
He has been asked to see to it.
Helen requested him to come at once.

2. The subject of an infinitive must always be expressed if it is different from the subject of the main sentence.

Wrong:

To confirm our letter of yesterday, our books show no record of the transaction referred to.

3. Unless there is some very special reason to do so, such as emphasis or greater clarity, do not place any modifying word between *to* and the principal word of an infinitive.

Wrong:

He tried to honestly do the work he had undertaken.

Right:

He tried honestly to do the work he had undertaken.
He seemed most thoroughly to put through the work that we gave him to do.

4. Notice that the tense of the infinitive depends upon its relation to the main sentence and *not* upon its relation to the moment of writing or speaking. The same is true of participles and dependent clauses.

Right:

He seemed to fall headlong. (Present infinitive.)

They found him dead. He is said to have fallen from the window. (Past infinitive.)

He seems to have seen Jones already. (Past infinitive.)

Wrong:

He hoped to have gone yesterday. (Use present infinitive.)

They intended to have reached Newport on Saturday. (Use present infinitive.)

The Verb—Misuses of the Participle.—Participles are pitfalls. Whenever you use one, make sure that no doubt can arise as to what word it depends on.

1. The absolute participle is a participle used with a noun or pronoun of its own but without definite grammatical dependence on the rest of the sentence. When properly used it may be an aid to conciseness, but we should remember that the noun or pronoun with which the participle is used should always be expressed, never implied.

Right:

The fan belt having slipped, the motor stopped.

Wrong:

It was undertaken because having been repaired before we felt that it would be done better this time.

What does "having been repaired" go with? Is the sentence clear?

2. One of the commonest faults of business letters is the use of a participle that depends upon some *he*, *she*, *they*, *I*, or *we* not expressed in the sentence.

Wrong:

Having advertised Snow Soap thoroughly the public immediately became interested.

Here "having advertised" modifies "the public," if it modifies anything. This sentence, therefore, seems to mean that when the public had advertised Snow Soap, the public became interested. It really means, in a vague way, that when *she, he, I, we,* or *they,* had advertised Snow Soap the public became interested.

Avoid such a construction when the subject of the participle is unexpressed, unless it is the same as the subject of the main sentence.

Right:

Having advertised Snow Soap in the magazines, he began a sales letter campaign.

Wrong:

Referring to your letter of the 4th, the steamer left Galveston on the 30th of last month.

Right:

He continued to talk, showing no interest in what his friend said.

Give the reason why of these last two sentences one is correct and the other incorrect.

Perhaps the most frequent form of unrelated participle is that used in a temporal or causal sense.

Wrong:

Having filled all the orders, the rest of the business was easy to finish.

Having paid no attention to our requests, this is the last letter that we intend to write with regard to this matter.

Rewrite these last two sentences, using a clause instead of a participial phrase. Indicate in each case whether the clause you use instead of the participle expresses cause or time.

The Verb—Use of the Gerund.—

The form of the verb ending in *ing* is sometimes used as a noun. It is then called a "gerund." It is often preceded by a noun or a pronoun in the possessive case.

We were amazed at his attempting to explain.
They talked of the committee's filing a petition.

1. The use of the gerund should be avoided when the possessive is not a personal pronoun or a word referring to a person or persons, but a pronoun or word referring to an object or an idea.

Poor:

He predicted the style's changing in a year.

Better:

He predicted a change of style within a year.
He predicted that the style would change within a year.

2. When the gerund, or noun ending in *ing* is preceded by *a*, *an*, or *the*, it must be followed by a preposition.

Wrong:

The writing that letter cost him much trouble.

Right:

The writing of that letter cost him much trouble.

Miscellaneous Cautions.—The following miscellaneous cautions will help to prevent mistakes:

1. There are a number of adverbs that have the same form as adjectives. It is not generally good usage to add *ly* to these words when they come after verbs. These words are: *fast*, *low*, *long*, *hard*, *cheap*.

Right:

He struck the line low and hard.

Wrong:

He sold them too cheaply to make any profit.

2. Do not double your negatives. Remember that such words as *hardly* and *scarcely* have the force of negatives.

Wrong:

They don't ask for more hardly ever.

Right:

They hardly ever ask for more.

3. Remember that words beginning with *in*, *im*, and *un* have a negative sense. When they are used with *not* or *never* they have a positive sense. "It is not improbable" means it is probable.

Exercises

I

1. Form the plural of:

potato	foot	society
cargo	knife	boy
auto	thief	joy
Eskimo	wife	decoy
dynamo	relief	alloy
calico	guess	phenomenon
portfolio	mess	analysis
ratio	quantity	bean
studio	quality	virtuoso
louse	variety	genus
tooth	propriety	genius

2. What is the singular of:

scissors	spectacles
goods	wages

3. What are the plurals of *cloth* and *penny*, and what is the meaning of each?

4. Write out the plural of *7*, *9*, *12*, *q*, £, *what*, *can't*, and the letter *I*.

5. Write out the plural of:

brigadier-general	waste basket
vice-president	court martial
bucketful	armful

6. Write out the possessive form of:

thief	Essex	David & Dax
Hinks	goodness	Fenton Laplace
Jones	Stillman and Stillman	Fenton & Laplace
Tenax	Murphy	Hendrick
Dickens	Ferguson & O'Neil	

7. Write out the possessive form of:

The train orders of Frank, the engineer.
The typewriter of Miss Barnes, the stenographer.
The report of the engineering secretary.
The speech of the President of the Republic.
The telephone of the secretary of the Chief of Police.
The wish of everybody else.

8. What is the possessive of *I, you, he, she, it, they?*

9. Rewrite the following sentences in such a way as to make their meaning clear:

Speaking of Coolidge and Penrose, they said they did not intend to submit to the committee any counter-proposals.

The casing of the engine shaft which is made of a patent alloy was found to be cracked.

If he said that he saw him there he must serve as witness at the trial.

Concerning the market for this year's fruit crop which has been a disappointment to the farmers we have no further information.

When she wrote to her first she was secretary to the Bureau of Labor.

10. Which of these sentences is correct, and why:

They brought the asphalt and the tar in barrels.
They brought the asphalt and tar in barrels.

11. Are these sentences correct, and why:

Trading continued dull for about a week.
Trading continued gradually to improve.

12. What difference is there in the meaning of these sentences:

He seemed poor.
He seemed poorly.
I feel poor today.
I feel poorly today.

13. Is this sentence correct, and if not, why not:

Something smelt like burning hair and quite suffocatingly when we reached the upper story.

14. Rewrite the following as a letter; rewrite it also as a telegram:

Referring to your letter of the 10th again. Had a talk with our head salesman about it. Think you have misunderstood the terms of the contract. Telephoned Mr. Armes for further instructions and will let you know what his decision is tomorrow.

II

Correct the following sentences:

1.

These are them.

He is quicker at figures than her.

I'll tell you what we do: Us girls will play tennis while them boys are playing baseball.

The president ordered Harry and I discharged.

There everyone does their share of the work.

They were sure it was her that did it.

The boy which we sent to the post office has not returned yet.

Who do you think he met downtown yesterday?

Who should come whistling into the office but him.

Mr. and Mrs. Donaldson whom I thought were charming people called last night.

The papers continue their attacks on Donald whom they fear is going to be elected.

From those who we are in the habit of looking upon as just men we have often received little consideration.

2.

There he found the only evidence of their various peculations that conform with the requirements of the law.

Who sold you these screws for the adding machines that have octagonal nuts?

These are the kinds of pomade that is most in demand.

I am of those who does not fail to pay for what I buy.

3.

The paper scales we advertised and which is really a bargain is made by the Fairbanks Works.

These are the rubber boots you saw and which you thought you would buy.

I have a tennis racket marked "A. C." and which I think belongs to Alan Comstock.

This at least is true of the course he is steering, and which seems to me ill-advised, that it is a result of a false idea of the post he occupies.

I went on to point out to him that items shown on the books as assets and which had been used as collateral were really not assets at all.

4.

Anderson has a sense of loyalty which he acquired from his association with the company that has made for him many friends.

A hat made of the new felt that has made such a hit.

5.

It is an inner tube that it has been our ambition to make perfect and it has been, we think, possible to come nearer its realization every year.

It is Henry and me who wrote that editorial.

It is her they dislike most.

It's them they would like to outwit.

With regard to the Standard Harvesters, this corporation believes it is promoting its own best interest if it avoids entering any new amalgamation.

6.

Mrs. Matthew thought her sister has not found her husband.

There is more ways than one of succeeding in any job.

There is hours on hours of good time lost that might be profitably employed.

These two pairs of socks, there is no way of telling one size from another.

7.

Each commuter on the train felt that they had a right to cheaper tickets.

Not one of your examples illuminate the point.

None who are actively in business can afford to neglect filing his letters properly.

Every member of the team weighed over 160 pounds and they were in the pink of condition.

8.

They held an historic meeting in the open air.

An new type of shuttle makes this machine much more useful.

He has found an unique specimen of this bird.

He pronounced an eulogy of his friend.

An unanimous vote was cast for the Republican candidate.

9.

These light-weight and low-geared trucks are practically identical.

We make a white and black broadcloth—both steam shrunk.

The low-grade and heavy oils we handle are especially fitted for use in motor-electric plants.

Zinc and lead bearings have been replaced by bearings made of a special alloy.

10.

The secretary and interpreter of the Mission and the French consul frequently take lunch together.

The tool-makers and machinists are working together now for a better wage.

Federal Tires are the stoutest, the most resilient, and the best for rough roads of any other tire now on the American market.

11.

This is the best of these two taffetas.

I wonder which is the strongest, platinum or steel.

Canterbury fabrics are most perfect in design.

What can be more preferable than a walk in the early hours of the morning?

Good furniture is as fine an investment if not finer, than good clothes.

12.

I want to get an Auto Graflex as cheaply as I can.

It tasted well enough but did not nourish.

They do not go scarcely at all now.

He did not find in New York hardly an outlet for his energy, strangely enough.

Nothing is too trivial to be neglected by our accounting department.

13.

Two ounces of Eolin solvent are enough to use at a time.

The army were encamped when the order to retire came.

Seven and seventeen are twenty-four.

Thirteen dollars seem to us too much for a box of these hygienic cups.

Every factory in Canterville make farming machinery.

When everybody have gone we will tell the janitor he can put out the lights.

The Sutton Chemical Works are on fire.

III

Rewrite the following sentences correctly:

1.

The interior of one of the piers at Christobal with its mountains of unshipped merchandise were photographed.

A sprinkler-tank installation with pump and automatic plugs were installed in the new school building.

Either Venusta plywood or Rubberoid are suitable for the work you have in hand.

Either Bay State Marine Paints or Vesselico Varnish is excellent for surfaces exposed to the sun.

2.

The Bates Steel Mule and the Bates Tractor is a favorite with farmers in this section of the country.

The ebb and flow of the crowd in Wall Street during business hours are one of the sights of New York.

Blue Cap storage batteries and the Dayton dry cell stands up well under most circumstances.

Neither Tioga drop forgings nor the Edison rivet-heater is made by the Hellman Company.

3.

The Eureka telephone bracket, which has nickeled screws and fittings, meet a long-felt want.

Was the Everwear aluminum cooking utensils what you were looking for?

The new features of the Hall voucher check prevents mistakes, settles disputes, saves time and money.

There's at your service now Sundstand figuring machines that will make any calculation on ten keys.

While we were looking, there runs out of the burning building three men their clothes all on fire.

4.

Prior to the arrival of Mr. Evans no intimation was given us that you wished to cancel your order.

We are extremely sorry, but before your telegram reached us, we already signed the contract.

We were expecting a break in the weather, but nothing so disastrous as last Tuesday's cloudburst.

If I'd a knowed I could of rode I would of went.

5.

We felt certain you made no mistake in stating our latest spring mattress was as comfortable as it is durable.

He told me the office fixtures you have just placed on the market were thoroughly up to date.

I should feel inclined to discount this bill if he was known to be prompt in his payments.

Even if the blast was to go off prematurely, we should be protected by the sand bags.

6.

Runyon has it he shall return in June.

They shall arrive in Seattle on Thursday, if nothing happens.

No matter what you say to dissuade me, I shall foreclose this mortgage.

We shall have the keys at once, no matter what obstacle he puts in the way.

Will you take the five-thirty or a later train?

7.

She told me this afternoon she shall resign next week.

He states that he shall take the matter into court.

You will stop off at St. Louis I am told.

We should take the trip, if we get the money.

They intimated they should fight the case, if he did not make concessions.

I told him that I would arrive in Mobile at 7 A.M., if the train was on time.

I should ask of you to come, if my son was not ill.

Mrs. Simmons begged of him to say nothing about the accident to her father.

8.

Our foreman reports that the grade of coal best adapted to the Everlit furnace is Pennsylvania anthracite, to resume our discussion of yesterday afternoon.

They appeared to, very seriously and in Mr. Phillips' opinion quite hopelessly, feel the difficulty of their position.

We intended to have bought a car last month.

In the summer he resolved to have reached Alaska before winter set in.

9.

It is no use to waste time, when having been tried so often it is clear there is no remedy.

Tightening up the starter-chain a little the motor fired at once.

Having taken books out of the library on the 1st, they must be returned within ten days.

Resuming the question of rates, the charges we made in your bill were based on our reduced schedule.

Forgetting for a moment the rise in pig iron, does the present market value of cast steel plungers seem to you too high?

10.

Forestalling his attempt to cancel his order, the grapefruit was shipped by truck late yesterday afternoon.

I was astonished at the weather's clearing so quickly.

The drilling that fine a hole takes patience.

An underhanded attacking a business rival like this is the worst form of disloyalty.

CHAPTER XII

CAPITALIZATION

Arbitrary Signs in Writing.—Intermingled with the words that make up any form of written speech are a number of commonly accepted signs which are used either to modify the meaning of a given word or group of words, or to take their place for the sake of brevity.

In the first-mentioned class are capitals and punctuation marks, which are merely visual aids to the interpretation of a sequence of words and, in a way, take the place of the pauses and changes of tone in spoken speech. For this reason, although small and insignificant to the eye, they are an extremely important factor in good writing and, if completely ignored, their absence would make most combinations of written words difficult to understand and even in some cases unintelligible.

In the last-mentioned class are all the numerals and abbreviations used constantly, under certain circumstances, by business men. These are really time-saving devices. But if they are incorrectly used they will waste the reader's time instead of saving it. In such a case the reader not only will have to take the trouble to translate into spelled-out words signs intended to be labor-saving devices, but he may also have to examine carefully the passage in which they occur to determine by comparison or inference whether his interpretation of an incorrectly used numeral or abbreviation really means what he thinks it does.

Custom the Standard of Good Usage.—As in the case of words, custom determines what is correct usage in capitalization and what is not. You cannot invent custom and you cannot ignore it, if you desire to get on in the business world. There is no tyranny about good usage in these apparently trifling matters. What is a convenience to others is also a convenience to you. In using properly accredited forms to the exclusion of others you merely do as you would be done by.

Let us illustrate from every-day life. Ringing a door-bell is an abbreviated mechanical way of announcing your presence at the door of a house. Perhaps it might be considered simpler by some to ignore this convention and walk in. But if you were to do so, would the owner of the house, unless he were a very intimate friend of yours, receive you with pleasure? How then can you expect a business man to receive with pleasure and interest a letter in which you ignore universally accepted rules governing the use of such small but significant things as capitals, punctuation, numerals, and abbreviations?

We shall study these important elements of a properly expressed business letter in this chapter and the two which follow.

Correct capitalization, then, is as important as correct spelling. Its aim is clarity and precision, and, although the modern tendency is to use fewer capitals than were once thought to be indispensable, it is nevertheless just as true now as it ever was that the incorrect use of capitals, or their omission when they are necessary, is a sign of ignorance.

Rules.—It is impossible to give here all the rules that govern the use of capitals. The following are those that apply especially to business correspondence.

Capitalize:

1. The first word of every sentence.

2. The first word of the complimentary address and the words *Sir, Sirs, Madam, Judge, Doctor, Captain,* and the like, when they occur in the address.

3. The first word of a quotation that gives the actual words of another person, whether these words are preceded by a comma or a colon.

4. The first word of the complimentary close.

5. The first word of a resolution following *Whereas* or *Resolved.*

6. The first word of a formal statement following a colon.

7. The first word of each line of an itemized list of merchandise.

8. The pronoun *I.*

9. The interjection *O.*

10. Words personifying inanimate objects or abstract ideas.

11. The names of the Deity and personal pronouns referring to Him.

12. Titles of honor, nobility, or respect, whether official, civil, military, or academic, when they refer to a definite person now holding the office or honor in question and when they precede the name or are used in place of it.

13. Academic titles in abbreviated form following the name.

14. The second word of a title when it is preceded by a hyphen.

15. The names of the days of the week, the names of months and holidays: *Wednesday, December, Fourth of July.*

Do not capitalize the names of the seasons: *summer, winter, fall.*

16. Proper names and adjectives.

17. The names of geographical divisions.

18. The words *bay, island, ocean, sea, mountain, river, brook, forest, glen,* and the like, *when they are part of the name,* e.g., "Niagara Falls," "Watkins Glen," "Thousand Island Park," "Cape Cod Bay." Do not capitalize these words when they are purely descriptive, as "Atlantic ocean," "Adirondack mountains," "Amazon river."

19. The names of cities, counties, countries, and other political divisions as well as the popular names given to them.

20. The names of avenues, blocks, buildings, parks, roads, squares, streets, rooms, and the like.

21. The points of the compass when they refer to parts of the country.

22. The names of political parties, artistic and philosophical schools, religious denominations and their adherents.

23. The names of commercial, educational, judicial, political, religious, and social organizations and institutions, and all administrative, judiciary, and legislative bodies.

24. The article *the* when it is an integral part of the name of a company or corporation.

25. The names of important historical events and documents, bills introduced into legislative bodies, acts, and laws.

26. Words preceded by a numeral in a formal enumeration after a colon.

27. All the principal words, nouns, pronouns, adjectives, verbs, adverbs, and first and last words in titles of books, plays, reports, pamphlets, articles, magazines, periodicals, newspapers, and the titles of their subdivisions.

28. Words that indicate the parts of books, reports, documents, and the like, such as *Introduction*, *Preface*, *Index*, and other divisions of a similar nature when followed by a number, e.g., "Chapter X."

29. Words denoting relationship, when used with a proper name or in forms of address, as "Cousin Helen," "Dear Uncle Charlie."

30. Trade names as "Ajax," "Spearmint," "Uneeda."

Exercises

Capitalize the following sentences and assign your reasons for every change you make, quoting the rule in question.

1. The governor was quoted as saying: "the movement of the rural population to the cities was recognized long ago by professor Howard as an economic evil."

2. He has his l.l. d. from Harvard.

3. The month of march is sometimes the most unpleasant month in the year.

4. He has visited africa and new zealand as well as british columbia and niagara falls.

5. She called on màjor Woodward, governor of the philippines.

6. In the bay of Fundy the tides are of very great magnitude.

7. He is the best known salesman in the hoosier state.

8. Their new factory is in the Blackwell block on seventh avenue, not far from South side park and just beyond the methodist church.

9. The socialist party has a program of government ownership.

10. The baptist tabernacle is on Sherman square; the academy of music is next door.

11. When the supreme court meets the constitutionality of the law will be discussed and the standard pipe lines may yet win its case.

12. The declaration of independence is the cornerstone of our liberties.

13. The senate has declared that:

(1) the bill has been unwisely worded.
(2) its purpose is not clear.
(3) its sponsors are insincere.

14. He subscribes to *the weekly review, the Burlington magazine, Bentley's bazaar, the sentinel* and *the mechanics home journal.*

15. The preface of this book is too long and chapter two has nothing to do with the subject.

16. The public believes fibroknit to be the best brand of stockings.

CHAPTER XIII

PUNCTUATION

The Importance of Punctuation.—"Linen, suitings, cotton, velvet, silk, thread, are subject to an ad valorem duty of 12%" means something quite different from "linen suitings, cotton velvet, silk thread, are subject to an ad valorem duty of 12%." The man who carelessly uses a semicolon in a contract where he has meant to use a comma may find that he is legally bound to do things that he may imagine he had never contracted to do. Faulty punctuation makes a letter difficult to read; it sometimes makes a definite interpretation of the subject matter impossible. In business letters punctuation marks correctly employed are indispensable to the clarity, coherence, and conciseness of the message. The following are the most important rules governing their use.

The Comma.—Of all punctuation marks the comma (,) occurs most frequently, and therefore its correct use should be carefully studied.

1. Commas should be used to separate the various parts of the heading, or writer's address, the date, the complimentary or inside address, and the address on the envelope, although some writers now omit the usual commas at the ends of lines in these parts of a letter. (See Chapter II, page 19.) A comma follows the complimentary close.

462 Halsey Street,
Brooklyn, New York,
December 6, 19—.

Mr. G. J. Rayner,
Bayside Creek,
Babylon, Long Island.

Very truly yours,

2. Commas are used to separate the parts of an enumeration if they are brief: "He bought two pecks potatoes, one pound rice, two boxes matches."

3. The abbreviation *etc.* is preceded by a comma. *Namely, as, for instance, i.e., e.g., viz.*, are followed by a comma: "He wished to see three things done; namely, the company reorganized, new stock sold, and a new factory built."

4. A comma should, in most cases, be used to separate from the rest of a sentence phrases or clauses beginning with *but, if, so, nor, or, since, even when, although, though, despite of, for*, and the like, especially when the phrase or clause in question is long: "And since your order came too late, we are sending you the address of our nearest agent in Brooklyn."

Ordinarily put a comma before and after such phrases and clauses, unless they begin or end a sentence, in which case one comma is all that is required. On the other hand if the phrases or clauses introduced by these words are very short the comma or commas may be omitted; if they are very long a semicolon should be used instead.

5. A relative clause that is descriptive, but does not define the word it modifies, should be set off by commas: "Silent Falls, which is only twenty miles away, will furnish the plant with unlimited power."

But a defining clause should under no circumstances be separated from the word it modifies by any form of punctuation marks: "The tale that he told and that he expected us to believe was clearly untrue."

Compare:

The tools that he selected were sent.
Hammond tools, which are more expensive, come in sets.

6. When *however, indeed, therefore, moreover, furthermore, nevertheless, though, in fact, in short, for instance, that is, of course, on the contrary, after all, to be sure, for example,* begin a sentence they should be followed by a comma.

> For instance, if the mills were opened tomorrow, not a man would return to work.
>
> After all, the engineer cannot be blamed for defects in the machinery.

When *now* or *then,* not expressing time, is used for emphasis at the beginning of a sentence, it should be followed by a comma.

> You don't want to be arrested? Then, give up fast driving.
>
> Now, this is where the story becomes interesting.

When one of these words or phrases comes in the middle of a sentence, it should be preceded and followed by a comma. When one occurs, however, in a very short sentence or when it follows the verb, no comma is required: "He looked now right, now left."

7. Do not put a comma before *that* after the verbs *to say, write, hear, think, hope,* or the expressions *it is said, it is my opinion, it is my belief,* etc. Do not use a comma before *if* or *whether* when these follow the verbs *to ask* or *to inquire.*

8. Set off parenthetical matter by commas: "Mr. Lucas, our salesman in Brooklyn, is leaving for Boston tomorrow."

9. When clauses of a secondary nature are included in a "that" clause and immediately follow *that,* care should be taken to put the first of the commas used to set off such a clause after, and not before, *that.*

Wrong:

> It is apparent from his letter, that interested as his firm is in motors, the market is too dull to permit of their buying any now.

Right:

> It is apparent from his letter that, interested as his firm is in motors, the market, etc.

10. A comma is used after proper names when these begin a sentence addressed to a definite person: "John, when are you going for the water?"

It is also used in familiar letters instead of a colon after the salutation.

Dear Charles,
It gives me great pleasure, etc.

11. It is necessary to guard against using unnecessary commas.

Wrong:

I wrote, to Frederick, yesterday.

Today, by the last post, I believe, his letter, which was delayed, arrived.

So this telegram, however contradictory, seems, when read with his letter, a copy of which I enclose, to show that, etc.

The business, I believe, will, as he said, flourish.

12. When a word is modified by two or more phrases or clauses in the same construction, such phrases or clauses should be set off by commas: "This car, when it is loaded, or when it is running empty, makes less noise than an ordinary car."

13. When anything not essential to the meaning of a sentence is omitted, the omission is marked by a comma: "Nevada has seven electric lines, Illinois twenty." (See also rule 2 for semicolon.)

14. Use a comma after the words that introduce a brief quotation: "He said, 'He has fallen.'"

15. Use a comma to separate long numbers into periods of three figures, for convenience in reading: "The factory was sold for $1,500,000."

The Semicolon.—The semicolon (;) is used in long sentences to mark divisions larger than those marked by a comma.

1. A semicolon should be used before *otherwise, nevertheless, because, for, yet, however, then,* if these words introduce long clauses that in themselves contain commas.

He has to take a firm stand in this matter; otherwise, how can he expect in the long run to succeed.

They have done this with their eyes open; for day in and day out, they have been warned of what the outcome would be.

2. A semicolon is used in elliptical sentences, that is, in sentences where one or more words, which are obviously understood but must be supplied to make the sense complete, are omitted from the construction: "Johnson was elected president; Hill, vice-president; Morgan, secretary."

3. If the parts of an enumeration are long and contain commas, each part should be followed by a semicolon.

The government lands comprise 4,670,000 acres: namely, forests, 3,000,000 acres; timber reserves, 740,000 acres; water reserves, 670,000 acres; water frontages, 260,000 acres.

Quotations on blast furnace coke: best hand-picked, $8.56; Barnes best silk stone, $7.76; white ash, $5.

The Period.—The period (.) is used:

1. At the end of a sentence that is not a question or an exclamation: "The Hollywood watch is used by railway engineers."

2. After courteous requests that have the form but not the force of questions, and in indirect questions.

Will you be so kind as to specify what the floor space is on which you intend laying "Oak Parquet."

He asked how he could find his way out.

3. After abbreviations: "Mrs. Agnes K. Hill," "A. C. Bryan, Esq." "C.O.D." "Etc."

(See pages 202–204 for a list of abbreviations.)

4. After letters or numerals indicating the parts of a tabulated enumeration, when such letters or numerals are not put into parentheses.

We offer the following manufacturing facilities:

1. Additional investment of working capital.

2. Ample factory space in a new building.
3. Agreeable surroundings and highly favorable labor conditions.

Note that a period is placed inside quotation marks, and outside the parenthesis.

He said: "Ship the goods by express, not by parcel post."
This will be found in the last chapter (page 270).

The Colon.—The colon (:) is used:

1. After the salutation of a letter or after the salutation of a speaker in addressing his audience.

Dear Sir:
Dear Mr. Whitman:
Ladies and Gentlemen:

2. Between two short sentences the second of which is opposed to, repeats the idea of, or amplifies the first.

Do not go: The trip is dangerous.
Participles are pitfalls: Use them with care.

3. Before a formal quotation that gives the actual words of another person: "Mr. Wolfson was introduced by the chairman and spoke as follows:"

4. Before a formal statement, a list, extract, or enumeration.

We offer the following facilities:
1. Skilled labor.
2. Water power.
3. Rail and water transportation.

5. Between the hours and minutes expressing exact time: "They arrived at 8:10 and left at 3:45."

The Dash.—The chief uses of the dash (—) are as follows:

1. The dash is used to indicate a sudden break in the thought or movement of a sentence. It marks a pause, a hesitation, or unex-

pected turn of sentiment. But before you use a dash be sure the break which it may indicate is real. Never use a dash where you can use any other punctuation mark.

"I believe"—began the lawyer.

2. A dash may indicate parenthetical matter which has a logical but not a grammatical relation to the rest of the sentence. If such parenthetical matter comes in the middle of a sentence it must have a dash before and after it. To omit the second of these dashes is to destroy the sense. "If we send a part of your order—say ten sets—by express, will it be feasible to send the rest by freight?"

3. A dash is used before a phrase that explains a single word: "This points to a new problem—new in the sense that it has found us unprepared."

4. A dash is used to indicate a space of time that has elapsed: "May—July, 1920." "May 10, 1918—July 7, 1921."

Parentheses.—Parentheses ( ) are used:

1. To enclose figures or letters in enumerations or in specifications.

Thirty (30) chains, four (4) links west.

There were three reasons for the failure: (1) A slump in the building business, (2) losses from bad debts, and (3) inability to convert their real estate holdings.

2. To enclose words that have no direct bearing, or no part in the structure of the sentence, especially if the words in question are a comment on the narration or give dimensions, dates, citations of laws, titles of books, or the like; otherwise, a dash is preferable.

He went on to the Gate ("Gate" is the local name for Bathgate) and there he met Wilson.

The leading case on this question (Knolls vs. Watson) was tried in 1860.

The Apostrophe.—The apostrophe (') is used:

1. To mark the possessive case, either with or without *s*: "The ship's dynamo," "Jones's horse," "appearance' sake," "the Democrats' convention." (See pages 153 and 154.)

2. To mark the plural of numerals and of letters, initials, and phrases used as nouns.

He bought Interurban Debenture 5's.
Six's and three's.
S's, a's, however's.
The Y. M. C. A's at the front.
The do-it-my-way's.

3. To mark the omission of a letter or letters in a word or a figure or figures in a number: "Don't," "'89," "I'll," "'phone," etc.

Quotation Marks.—The principal uses of quotation marks (" ") are the following:

1. Put into quotation marks those sentences or phrases that give another person's exact words.

He replied: "We must either buy this lot or sacrifice our chance of building an extension."

2. When a quotation consists of a complete sentence it should be followed by a period, an exclamation point, or a question mark, according to its sense.

She asked: "What do you think we ought to charge for this dress?"

3. A declarative sentence, when quoted, sometimes comes before the words that explain or introduce it. In such cases it should be followed by a comma and the explanatory words should begin with a small letter.

"There is a new kind of film," he said, "that gives excellent results even when over-exposed."

4. Questions or exclamations, when quoted, sometimes precede the words of explanation upon which they depend. In such cases they should be followed by an exclamation point or a question mark, and the words of explanation should begin with a small letter.

"What do you want?" he shouted.

5. When a quotation consists of several sentences, these sentences should *not* be separated from one another by quotation marks, which should be placed only at the beginning and end of such a passage, no matter how many sentences it contains.

> The advertisement read: "The price is right. The quality is remarkable. The color is fast. No such values will be offered again this season."

When the quotation consists of several paragraphs, quotation marks should be placed at the beginning of each paragraph of the quoted matter.

6. When phrases or sentences placed between quotation marks contain another quotation, the latter is enclosed in single quotation marks.

> Jennings said: "When I asked the meaning of this new regulation, the Registrar answered: 'We have learned that immature students cannot do this work.'"

7. Exclamation points, question marks, and other marks at the ends of sentences terminating in a quotation should be quoted—that is, included in the quotation marks—only when the quotation is itself interrogatory or exclamatory.

> This is the question he raised about this clause: "Who knows the exact meaning of 'What is the net cost?'"

8. In addition it has been customary to use quotation marks in the case of words to which a special meaning has been given, unusual words, dialectical or slang words, words that give a peculiar aspect of the writer's thought, technical words when used in letters that do not deal with the business in which they are commonly used, translations of foreign terms, titles of books, speeches, lectures, plays, laws, articles, newspapers, and the titles of subdivisions of books, as well as toasts, mottoes, trade-names, and titles of series of books. Note, however, that this tendency may easily be carried too far.

Miscellaneous Directions.—The following miscellaneous rules should be observed in punctuation:

1. An exclamation point (!) should be used only after a genuine exclamation. To use it after a declarative sentence for emphasis is incorrect and vulgar. In general, this mark should be excluded from business letters.

2. A question mark (?) is used after a question. It is not used after an indirect question, nor should it be used after requests which are put for courtesy in interrogative form.

Which loom is he working on?
He asked what had been done to remedy the situation.
Will you kindly send me your catalogue.

3. An exclamation point or a question mark is placed inside the quotation marks if the whole sentence is quoted, outside if only part of it is quoted.

I said: "What do you mean by indirect lighting?"
Have you ever read "Westward Ho!"?

4. A question mark in parentheses may show that a number, name, or spelling, is doubtful or subject to correction. "He said that he came from Georgonville (?), Georgia."

5. Brackets ([ ]) are used in print to indicate the editor's opinions or corrections: "He said he came from Frisco [San Francisco]."

6. The ommission of irrelevant words from a quotation may be indicated by a short line of periods: "Let me recall the testimony of this witness: 'I have known the defendant ten years, and . . . I have never known him to misrepresent the facts.'"

Exercises

Since erroneous punctuation is so common in business letters, the student should give very particular attention to this subject. Reread this chapter and punctuate the first set of the following exercises. After you have mastered these, read the chapter again, then proceed to the more difficult exercises contained in II and III, and punctuate them with care.

I

1. On the contrary the switchman has been exonerated by all witnesses of the accident.

2. He said moreover that he paid his bill on May 1 but added of course that the matter would be reinvestigated.

3. I want to add that she has acquired remarkable skill in manifolding.

4. Mrs. Howard has just asked whether we will not pack the table glass she bought separately.

5. I am inclined to think that willing as he may be to undertake the work in question he is not the man we should select for the place.

6. I heard the sales manager say Wilson this form letter should not be multigraphed but typewritten

7. Do not misunderstand me I feel naturally enough there is room for improvement though from the report submitted I think when he comes back we might ask him as a matter of interest whether he does not find now a more active market in the West for our products.

8. However optimistic they are they are not in a position to take into account all the factors in the situation

9. This alfalfa if planted in March or in exceptional cases in early April will yield two tons to the acre.

10. He said I have just come from Seattle

11. The special advantages of our system are 1 visibility of all entries at all times 2 flexibility in arrangement of material 3 accessibility of each individual account

12. The gist of the matter is this either you agree to the terms we have outlined or you draw up terms of your own

13. If you accept part payments fifty dollars a month for example I should be inclined to let you put my name down for a half acre of the Sunland Tract.

14. All men are equal equal that is technically speaking before the law

15. This contract was let for the period January 1922 February 1923.

16. She replied May I ask whether you keep bone buckles

17. No you are not reading the Scarlet Letter

18. The howevers and buts of his discourse were the most memorable part of it

19. The aim we have in view he continued is the elimination of waste

20. What criticism did the customer make of this stencil paper he demanded

21. When she left the room Melville said he went on repeating her last words no explanations no explanations

22. Neolin is a trade-marked product like holeproof hose jello and palmolive soap it must be sold for a fixed price

II

1. The pig iron market is dull automobile manufacturers coming into the market have created a better demand for steel general buying has been improving and unemployment is growing less

2. Farmwork is proceeding rapidly and in loamy soil districts is practically finished but many have deferred planting pastures are in good condition

3. Our booklet Through Bills of Lading shows the advantages of a Chicago banking connection in handling foreign business

4. The Modern Savings and Trust Company has elected the following officers Jacob T. Phillips president T. W. Primas secretary E. J. Bullock treasurer

5. The Irving National Bank reduced noise 70 to 80% their letter says concerning the value of No-Nois ceiling treatment which you recently installed in our Credit Department we wish to say that it has brought about a wonderful improvement

6. The cost is moderate far less than the yearly loss through noise.

7. Benzole solvent naphtha crystal carbolic acid commercial black varnish get them from the Gas and Coke Company of Merced

8. These drugs are now carried in stock licorice extract Epsom salts alum lump boracic crystals

9. With two exceptions Louisville and Los Angeles the current week's clearings were less than last years's

10. By Dec. 30 these supplies were furnished horse hides 3,831 12% of amount expected cattle hides 1,142 35% of amount expected sheep hides 37,711 58% of amount expected bristles 99 14% of amount expected

11. Stock in the International Acceptance Bank Inc. is held by 1 the Rhode Island Mercantile Trust Co 2 The Old Colony Trust Co 3 the Franklin National Bank 4 the Fidelity Trust Co

12. Chicago Saint Paul Minneapolis & Omaha Railway Company thirty ninth annual report for the year ended december 31 1920 to the stockholders the board of directors submits herewith its report

13. the lightning Ink eraser which is largely used in our best banks will not injure the surface of your ledger

14. The iron ore that is found in Siberia has not been properly exploited

15. Act providing for the regulation of hours of labor for the purpose of this Act the expression "Work" shall be deemed to include occupations of all kinds except the following occupations a agriculture b horticulture c underground workings of mines d dockers

16. A contract of private employment must be made for a definite period in such case the provisions of this decree shall nevertheless apply as though the contract were for an indefinite period

17. The provincial mutual loan institutes shall 1 supervise all matters pertaining to their respective areas 2 formulate rules for the collection of contributions 3 establish relations with other mutual aid societies

18. attached are models of standing orders for councils with not more than six members schedule A and for those with a greater number schedule B

19. Henry on what sort of allegation do you want to take over this seventy millions worth of property "Well I replied Judge on whatever allegations you think would work"

20. Dear Mr. Brown: this is Wednesday the 17th you will remember that you promised us a check today for $150 we expect it and have made arrangements involving its use Perhaps this morning's mail will bring a letter from you enclosing it but if you have not sent it yet please do not delay

III

1. Dear Mr Hitchcock We are informed by our bank that you have refused to honor our sight draft for $178 this balance was due on the 20th and you have not written asking for an extension and we have no record that you have indicated anything incorrect about the charges it represents if you have we have not received the

letter we make a practice of never asking our customers to wait for an adjustment and naturally we feel that we should not be asked to wait for payments concerning which no question has been raised

2. A. C. Boardman says when we have to write a letter to anybody for any purpose the job reduced to its primary elements is to put something we know see believe feel or want into words and phrases that when signed mailed and delivered to the person to whom we write will be read understood believed agreed with and acted upon

3. A weekly rest of at least 24 hours is declared obligatory for every person engaged whether as employer manager or employee in an industrial or commercial establishment normally this will be taken on Sunday but in specified cases e.g. those industries in continuous operation and for specified purposes the weekly rest may be taken on another day of the week or on two other half days Establishments desiring exemption from the general rule must apply to the Department of Labor which department before granting the application will consult with certain bodies such as the Municipal Council the Chamber of Commerce the workingmen's unions

4. At shale mines employment continued good in iron mines it showed a marked decline at lead and zinc mines it continued slack at tin mines it was very bad

5. Here are the prices 25c for 5oz $2 for 1 lb in 2 lb tins $4.15

6. The Sundstrand Adding Machine Co Rockford Ill has released two new machines for the market a cash drawer and a statement machine

7. We guarantee all our shipments either by parcel post or by express so if any article is received in a damaged condition we shall consider it a favor if you will notify us at once and we will replace it

8. One of the best students in our class found in Postage the other day the following sentences written by Mr. W. G. Davis all of us who write letters I am sure have a practical knowledge of english why then should one correspondent be able to compose a more interesting letter than another Experience alone is not the reason Nor is it due to a more extensive vocabulary or to a better knowledge of english grammar these are merely contributing factors the answer is Imagination

9. Still another pointed out the following extract from the same

source one of the first lessons we had impressed upon us was the value of concentration from this lesson I received something that is absolutely necessary in every phase of life look up the word in the dictionary think about it and then apply it. When writing letters weigh every word every sentence do not make a single statement that will not carry weight with your correspondent visualize your correspondent put yourself in his place.

10. Another student found that Mr. Keys gives five general rules for correspondents 1 answer your letters the day they are received 2 be brief but do not sacrifice clearness 3 use simple words words the meaning of which you completely understand words that accurately express what you have to say 4 plan your letter before you begin to write 5 be interested in the people to whom you write

11. Another student called attention to this excellent advice dont crowd your show windows with merchandise trusting that the passer-by will see something that he wants make window displays simple watch the people note whether they are attracted to your windows see if they come into your store unless they do your window displays are poor show one kind of goods or goods that are used together arrange displays to fit the season

CHAPTER XIV

NUMERALS AND ABBREVIATIONS

The Use of Numerals.—There is great irregularity in the use of figures in business letters. To state definitely when figures should and should not be used is not practicable or perhaps even desirable. There are, however, certain well-known rules which should always be observed.

1. Spell out numbers that begin a sentence or come immediately after a colon, except in the case of tabulated matter in invoices and the like.

Twelve hundred and sixty bales of Sea Island cotton were shipped last week.

In reply our foreman said: "Nine hundred and fifty cars had been shunted between 6 A.M. and 3 P.M."

2. When a series of numbers occurs in a connected group, treat them consistently; either spell them all out, or write them all in figures.

From thirty to forty typewriters will be needed to get the work done in two days.

In January, February, and March, respectively, we built 68, 72, and 132 yards of road.

But not: Ten or 15 men have been transferred to the mail order department.

3. Spell out the time of day in the body of a letter, except in tabulated matter, enumerations, and when *A.M.* or *P.M.* is used. Do not use *o'clock* with *A.M.* or *P.M.*

He usually comes to the office at half-past nine. I will meet you at five.

But: Trains leave in the afternoon at 1:30, 1:47, 2:06, and 4:30. The boat sails at 6:10 P.M.

4. Spell out the names of centuries, numbers of regiments and the like, numbers of political divisions, and sessions of Congress: "the twentieth century," "the Sixteenth Ward," "the Fifty-Third Congress," "the Seventh Mounted Infantry."

5. Spell out the first of two numbers coming together when the second is descriptive of the size: "eight 10-inch pipes," "twelve 4-inch drills."

6. Spell out ages.

He is eighteen today.
His father is fifty-two years old.

7. Spell out round numbers: "About three thousand women are idle in Chicago."

On the other hand, figures should be used:

1. In stock quotations, unless the word *stock* or *bond* does *not* follow the number by which it is designated.

They have issued 3 per cent first mortgage bonds.
Union Terminal was 115 at closing.
But: Missouri fives; Dunkirk and Toledo fours-and-a-half.

2. To express the day and the year in dates: "October 18, 1921," "1860–1865."

But in the names of holidays spell out the figure: "Fourth of July."

3. In giving dimensions, distances, decimals, weights, and measures: "a 20-inch wheel," "19 quarts," "12 per cent," "10 pounds," "16 x 20 feet."

But spell out fractions of a mile: "two and a half miles from here."

Do not use degree and second signs to indicate feet or inches: "10 feet" (not: "10′").

4. To express sums of money.

The price is 60¢ net.
His salary is $2,000 a year.
Send us a draft for £150—6.
We enclose our check for $200.

Note: The former practice of expressing sums of money in business letters in both words and figures, as "We enclose our check for

one hundred twenty-five dollars and fifty cents ($125.50)," is obsolete.

5. In expressing percentages, except in fractions of 1 per cent.

6 per cent of $150 is $9.

But: Two-thirds of 1 per cent is charged for insurance risk.

Exercises

Give the correct form of the numerals in the following sentences:

1. We have finished and shipped sixty number thirty two A, twenty-six number eights, twelve number fives, and three number threes. The rest of the order will be ready by Saturday June eleventh at four p. m.

2. He arrived at 1/2 past nine and the boat was to sail at ten-thirty.

3. The 16th Assembly District is the largest, having more than forty-three thousand population.

4. The 3rd Congress of Aviators met at Chicago July 4th.

5. The 56th Congress appropriated about $3,000,000,000.

6. He is 19 tomorrow and she will be 17 December twenty seventh.

7. We need 1,000 workmen immediately at three fifty a day.

8. Standard Tiles sold at two hundred and four yesterday, which was 3 points under today's quotations.

9. October sixteenth nineteen hundred and twenty six I shall be 18 years of age.

10. This four-inch cylinder is too large for a two-inch crank shaft.

11. His salary is twelve hundred dollars a year and he makes seven thousand francs in commissions.

12. He sails on January first; he sails between 9 and 9: 30.

13. 6758 soldiers were demobilized last week.

14. We have received your letter of the twentieth with enclosure of two hundred forty-five sixty ($245.60). We find that you deducted sixty-four dollars freight and 3 per cent discount on our invoice of the first of May.

15. Business failures for the week ending April seventh number two hundred and ninety three, which should be compared with three

hundred and fourteen last week, one hundred and six in the corresponding week of nineteen hundred and twenty, one hundred and sixteen in nineteen hundred and nineteen, one hundred and seventy nine in nineteen eighteen and two hundred and fifty one in nineteen seventeen.

Abbreviations.—Abbreviations are a heritage of the time when everything was written by hand. Paper was then expensive, and the scribe or writer was paid according to the time he spent in copying a given document. It was therefore a real economy to shorten long words and, as a result, old writings contain thousands of abbreviations. The typewriter has largely done away with the need of economy in paper and labor that brought most of these into existence.

In modern business letters certain abbreviations are sanctioned by usage. Always use the abbreviations *Mr.*, *Mrs.*, *Messrs.*, and *Esq.* Always abbreviate words designating the parts or the size of a book: "8 vo.," "Vol. I," "Chap. 2," etc., and all words in common or technical use that designate weights and measures when they follow a numeral.

Abbreviations to Avoid.—In business letters it is a good rule to avoid the following:

Don't or *dont* for "do not."
You'd for "you would."
You'll for "you shall" or "you will."
We'll for "we shall" or "we will."
'Twas for "it was."
I'll for "I shall" or "I will."
They're for "they are."
They've for "they have."
Doesn't for "does not."

Won't for "would not."
Shouldn't for "should not."
Wouldn't for "would not."
Couldn't for "could not."
Tis or *'Tis* or *It's* for "it is."
He's for "he is."
She's for "she is."
Wasn't for "was not."
What's for "what is."

It should also be noted, in this connection, that there is a correct way and an incorrect way of writing various signs now common on all typewriter keyboards. As a general rule, if such a sign comes before figures it should not be followed by a space, and if it follows figures it should do so without an intervening space.

$456.78 (not: $ 456.78).
54¢ or 54 cents (not: .54¢ or $.54 or 54 ¢).
5 1/4 in. (not: 5 and 1/4 in. or 51/4 in.).
#3785 (not : # 3785).
6% (not: 6 %).
But: Simpson & Co. (not: Simpson&Co.); 34 X 26 (not: 34x26).

Correct Abbreviations.—In lists of statistical matter, where much repetition of the same forms occurs and the space at the writer's disposal is limited, still other abbreviations are not only correct but necessary in business records and communications. For matter of this kind each trade or business has many abbreviations peculiar to itself.

The following is a list of correct abbreviations for general use in tabulated matter:

A1, first class
acct. or a/c, account
adv., advertisement
agt., agent
A.M. or a. m., forenoon
amt., amount

app., appendix
atty., attorney
av., average
avoir., avoirdupois

bal., balance
bbl., barrel or barrels
b. o., buyer's option
bu., bushel or bushels

c., ¢, or cts., cents
c. a. f. or c. & f., cost and freight
cap., capital
C/L, car lots
C. B., cash book
C, hundred, or centigrade
chap., chapter
chgd., charged
c. i. f., cost, insurance, freight
coll., collection
Co., company
c/o, care of, or in care of
C. O. D., cash on delivery
cr., creditor or credit
c. w. o., cash with order
cwt., hundredweight

D, five hundred
d., pence
dept., department
disc., discount
do., ditto
dr., debtor or debit
doz., dozen

E. & O. E., errors and omissions excepted
ea., each
Eng., English
e. g., for example
E. O. M., end of month
etc., and so forth
exch., exchange
exp., expense

F. A. S., free alongside ship
f., fol., folio
fig., figure
Fr., French
ft., foot
f. o. b., free on board

gal., gallon

hf., half
h. p., horse power

i.e., that is
imp., imported
in., inches
Inc., incorporated
inst., instant

Jr., junior

kg., keg
kilo., kilogram or kilometer

lb., pound or pounds
L/C/L, less than carload lots
Ltd., limited

M, thousand
mdse., merchandise
mem., memorandum
mfd., manufactured
mfg., manufacturing
mfr., manufacturer
mgr., manager
mo., month
MS. (pl. MSS.), manuscript
mtg., mortgage

N. B., take notice
no., number or numbers

O K, all right
oz., ounce or ounces

pc., piece
p. c., per cent
pd., paid
per, by
pk., peck
pkg., package
pref., preferred
pp., pages
P. S., postscript
pr., pair
prox., next month
pt., pint

qt., quart

rec'd., received
reg., registered
R. F. D. or R. D., rural free delivery
R. R., railroad
Ry., railway

s., shillings
SS., steamship
st., street
St., saint
str., steamer
supt., superintendent

tel., telegraph

U. S. M., United States Mail

v. or vs., versus (against)
viz., namely
vol., volume

W/B, waybill
wt., weight

yd., yard

Business Signs

@, at
&, and
%, per cent
$, dollars
#, number or pounds
=, equals
×, times
+, plus
£, pounds sterling
^, insert

Exercises

I

Write out the following sentences carefully, using abbreviations where their use would be appropriate.

1. We have today shipped you by freight: six barrels Wine Saps at two dollars and fifty cents a barrel; two boxes first class Bartlett pears at three dollars and twenty cents each; one hundredweight of dried lima beans at two dollars and forty cents a hundredweight; four packages of calcium chloride at sixty two cents each; nine ounces

Sudan Grass seed at one dollar twenty five a pound; one and one half gallons Zerolene Medium; three kegs number six flat head screws at four dollars and ten cents each; one pint typewriter oil at seventy two cents. These articles, as we wrote, are billed, free on board, Chicago. Take notice: All complaints and corrections must be submitted to this office within seven days after receipt of merchandise.

2. I addressed the letter: "J. C. Smythe, Superintendent Wabash Railroad, care of the Sunstrom Company Limited." He is sure to know the price of Union Pacific preferred.

3. Mister L. K. Jewell, junior, writes that they are using five by seven joist on the framework of the house.

4. You'd find the Belleville Manufacturing Company incorporated the best firm for this kind of belting.

5. The first case in which he appeared was Williams versus Williams, and the original manuscript of the brief couldn't have contained less than six thousand five hundred words.

6. Please inform me whether Harper's Magazine, volume seven, number three, is out of print.

7. He is arriving by steamship Ansonia. His permanent address is care of L. K. Baker, sixteen Channing Street, Saint Paul, but letters mailed before the sixth of next month should be addressed: Rural Free Delivery, Lansing, Michigan.

8. They manufacture the following: Wyndt's two and one quarter horse power separators; Redding's twelve ounce wire cables; Taylor's four quart auxiliary gasoline tanks.

9. The goods were correctly billed by steamer Massapan, Blue Funnel Line, free alongside, New York, and so forth, waybill K672, to be forwarded to their destination in carload lots.

10. Tis not the kind of imported homespun you have been carrying, but if you would like to try it I can offer it to you at seven dollars a yard (cost in London one pound, three shillings, two pence). It is thirty eight inches wide, very heavy, that is, twelve pounds to the suit length. The price I quote I can make cost and freight to destinations within a radius of one hundred miles of Chicago.

11. Our forwarding department informs us that these goods were sent cash on delivery and not, as you claim, cash with order.

12. A reduction of ten per cent on first class ducks, average one hundred and twenty pounds avoirdupois to the barrel.

13. We won't consider honoring the claim he makes, because the alleged loss wasn't brought to our attention until three months after he'd had the goods.

II

Carefully arrange the following letter on paper of the proper size and quality, giving careful attention to paragraphing, capitalization, punctuation, and abbreviations.

67 Nassau st. New York may 29 1923 messrs Andrews Bronson and Conerty Inc 31 1st St N Y gentlemen. To have on file an inventory and appraisal showing description and reproductive value of the furnishings art objects books silverware jewelry etc contained in your home would enable you to prove to the insurance companies promptly and effectively the exact amount of your loss should fire or burglary occur in the absence of such inventory you will have to collate the required proof of loss from memory scattered bills and other unreliable sources resulting in a compromise settlement attended with tiresome delays unpleasant questioning and loss of from 30 to 60% of the actual amount you are entitled to receive an inventory and appraisal compiled by a company of highly competent and reliable experts would replace uncertainty with absolute certainty would pay for its cost many times over in the consolation derived from knowing that your insurance will serve the full purpose for which it is intended would tell definitely what your thrift has gathered in the form of household effects would serve as a check on the carelessness of servants and others and would enable you to see how your insurance compares with the value of your property and correct any discrepancies which may be found before it is too late. the enclosed indorsements are worthy of your careful perusal they are typical of hundreds we have received from well known business and professional men who are thankful to us for having called their attention to the importance of this service send for our booklet on insurance preparedness now tomorrow may be too late if you prefer our representative will call with full information on the subject you will incur no obligation in having our service explained to you very truly yours national appraising co inc s c bliss, secy.

CHAPTER XV

PROOFREADING

Correcting Printed Material.—Advertisements, catalogues, booklets, forms, and many other kinds of business communications are now printed. The business man, therefore, must be prepared to superintend the preparation of such material; he must be able to correct printer's proof. "Proof" is a trial printing of material that has been put into type. The manuscript that is sent to a printer is called "copy." It should be most carefully prepared and typewritten, because, except in the case of large printing houses that employ proofreaders who put all copy into printable form before it is set up, the printer will follow exactly the copy submitted to him. Corrections made after material has been put into type must be paid for by the writer.

How to Read Proof.—Proofreading requires intense application. Every word, every letter, every punctuation mark must be scrutinized, and every error marked and the correct form placed in the margin opposite the line in which the error occurs. More than one correction in the same line should be separated from other corrections by a diagonal line, and care should be taken to show which correction refers to which error.

In correcting printers' proofs none but the conventional marks should be used. Every printer understands them. Marks of any other kind are usually misinterpreted. If directions of a more elaborate kind are necessary they

should be prefaced by the words "To the printer," and encircled with a "ring." This prevents them from being set up as part of the text.

The following are the commonest marks used in correcting proof:

del	Dele, take out.
ꝺ	Turn over.
tr or ∾	Transpose.
‖	Correct margin alignment.
‖ =	Straighten lines.
[	Move to left.
]	Move to right.
#	Insert space.
∨∧	Equalize space.
lc.	Lower case; use ordinary characters, not capitals.
cap—	Capitalize.
caps	Use capitals.
ital	Use italics.
⌐	Raise.
⌙	Lower.
/-/	Use short dash.
/—/	Use long dash.
rom	Use roman letters.
tr	Transpose letters or words.
see copy	See copy—compare copy.
center	Put in the middle of the page.
□	Indent.
⊂	Close up completely.
×	Bad letter.
⫝	Push down lead space.
stet	Let it stand without change.
¶	Make a new paragraph.
no ¶	Run on without paragraph.
=/	Use hyphen.
⊙	Use period.
—	Italicize.
^/	Use comma.
^/	Use semicolon.
^/	Use colon.
⸜	Use apostrophe.
“ ”	Use double quotation marks.
‘ ’	Use single quotation marks.
wf.	Wrong kind of type.
.....	Restore original reading.
s.c.	Use small capitals.
qu or ?	Is this correct?
lead >	Put in a lead, i.e., a small strip of metal, to make a space between the lines.

The handicap of "Dumbness cap

You see man everywhere who are thought to
tr "know their business who seem in some re-
spects bright and intelligent, even gifted, but who
lc never get out of the crowd of routine drudges.
cap. perhaps in some of the cases the reason is that
they lack persistence, or are unreliable, or not
straight. But in most cases it is simply that they
rom cannot tell what they know, in the fullest sense
of the word. They cannot "sell" themselves and
they are passed over when those who can carry
¶ responsibilities are being looked for. ¶ You see
others walk right ahead/everybody seems to like
them, trust them, open up to them.
no ¶ People say they have personality that they
reveal their personality. But every person has
personality, only most people never reveal it
[except to their families, or their pals. The
tragedy of life is the waste of talent; talent that is
stifled because men and women with personality
never get waked up so they can use it. They go
through life like walking machines, doing only
stet what they are told to do by others. they remain
tr selves because they have never tapped the spring
of original, intelligent, creative work, never realized
the power which is in every one of them.

ital

cap.

Exercises

1. Compare the following incorrect first copy, or galley proof, with the final form as shown on the next page. Copy out the incorrect form and insert in it the proper marks necessary to indicate to the printer, with the most scrupulous care, all the errors that occur in the first copy.

Announcng the Merger of
THE LIBERTY NATIONEL BANK
of New York
with
THE NEW YORK TRUST COMPANY

The merger of the liberty National Bank with the New York Tr*ust* Com pany having bean completd on april 1 st the operation of the combined institutions under name The New York Trust Comoany became effect*ive* from this date. This brings together two long esta blish-ed New York banking organizations of approximately equal resources and of similar tradition and length of service . . . The New York Trust Co. founded in 1888 and The Liberty National in 1981.

Asa result of this consolidation, the new york trust co offers to its customers the specialized commercial, domestic and *foreign facilities of the* Liberty National bank in adition to the experienced trust facilities of the New York Trust. The consalidation provides the enlarged trust Company with combined capital, surplus and undideded profits of more than $26000000 This ample capital resourses provide for the companys' customers an intitution sufficently large to acomodate itself to thir growth

2. Do the same with the following notice, taking particular care that the alignment on the page is correct.

reduced freight rates

We make up pool crs household goods, & automobiles to hudson riVer and Atlantic coast pints. Our service also includes city and long ditance removals We use finest motor vans

Erite or telephone for rate

Elkins' FIREPROOF STIRAGE

ELISABETH	ORANGE	PATTERSON
12nd & Dover	234 Tuckerton	21 and bergen

Announcing the merger of
THE LIBERTY NATIONAL BANK
of New York
with
THE NEW YORK TRUST COMPANY

THE merger of The Liberty National Bank with The New York Trust Company having been completed on April 1, the operation of the combined institutions under the name of The New York Trust Company becomes effective from that date.

This merger brings together two long established New York banking organizations of similar traditions and of approximately equal resources and length of service—The New York Trust Company was founded in 1889 and The Liberty National Bank in 1891.

As a result of this consolidation, The New York Trust Company offers to customers the specialized commercial domestic and foreign banking facilities of The Liberty National Bank in addition to the widely experienced trust facilities of The New York Trust Company.

The consolidation provides the enlarged Trust Company with combined Capital, Surplus and Undivided Profits of more than $26,000,000. These ample capital resources provide for the Company's customers an institution sufficiently large to accommodate itself to their growth.

REDUCED FREIGHT RATES

WE make up pool cars of household goods and automobiles to Hudson River and Atlantic Coast points. Our service also includes city and long distance removals. We use the finest motor vans.

Write or Telephone for Rates

ELKINS FIREPROOF STORAGE

ELIZABETH	ORANGE	PATERSON
12th and Dover	234 Tuckerton	21st and Bergen

CHAPTER XVI

SOME ELEMENTS OF STYLE

The Laws of Good Writing.—Up to this point we have studied those common errors, arising from an imperfect knowledge of the elementary principles of grammar, that make a large number of letters fail of the purpose for which they were written. Such letters, as we have said, represent an immense waste of energy and frequently lead to failure in a business career. If you have any desire to succeed you must make every effort to eliminate them.

But there are other defects which may mar a letter that is free from the errors we have considered so far.

A letter is an expression of a thought, an emotion, or a wish. The form that it takes must not violate the laws of composition or the rules of sentence and paragraph construction, for these are based upon the laws of clear and effective thought.

Unity.—Know what you want to say before you begin to write. Look at your subject from all sides. We repeat: It is almost entirely upon carefully considered thought that lucid and forceful writing depends.

1. Think clearly. Take up only one thing or one aspect of a thing at a time. For example: Do not put into a sentence two or three ideas that have no connection with one another or that seem to have no connection.

Wrong:

The operation of the loom is simple, but no machine will work well unless it is watched.

Right:

A loom is simple in operation but, like any other machine, it will not work well unless it is watched.

2. Do not drag into one sentence several unrelated statements, stringing them together with *and's* and *but's*.

Wrong:

I came into the office, and there I found the manager seated at his desk, and when I inquired whether I might speak to him for a few minutes, he looked angry, but I insisted, and he finally consented to hear me, and I told him my story.

Break up this sentence into several shorter sentences.

Repetition.—Be watchful of repetition, whether of words or ideas.

1. Think concisely. Do not repeat needlessly the same idea or statement. It wearies the reader. For the same reason do not repeat the same word unnecessarily. It may make the reader think you are uneducated. There is almost always an equally definite and precise term by using which you can avoid repetition. Study synonyms every day.

Bad:

The new counter is too long, and the other counter we received yesterday is higher than this counter. It is at least 3 inches higher than our old counter, and (as you know) we wish to have our counters uniform.

Better:

As you know, we should like to have our counters of uniform dimensions. The one you delivered yesterday is not only at least 3 inches higher than those which formed part of our old equipment, but it is higher than the one we received today.

2. Do not confuse the repetition that comes of vague or lazy thinking with the conscious repetition that is used for the sake of emphasis.

Right:

He ignored the law; he transgressed the law; he trampled on the law; and the law will in the end bring about his undoing.

3. Take care not to repeat adverbs, conjunctions, adjectives, and words like *same* and *it.*

Wrong:

It is strange how it almost always seems colder when it clears. What do you think the cause of it is? Or is it impossible to assign a cause and is it one of those phenomena that baffle scientists because it seems impossible to control them by experiment?

Rewrite these sentences.

4. Do not degrade the synonyms you learn by using them merely for a cheap rhetorical effect.

Poor:

It is good for healthy cuticle, fine for an inflamed skin, excellent for any kind of epidermis.

Better:

It is good for the skin at all times, whether healthy or inflamed.

Parallelism.—Similar ideas should be put into similar form.

1. Sentences in which similar ideas are expressed should be parallel or balanced in construction. If the ideas are contrasted, the balance struck between them is called "antithesis" or a setting of one thing against another.

Wrong:

The auditor is examining our books, and they are being worked on by our entire staff as well.

Right:

The auditor is examining our books, and our entire staff is helping him.

Wrong:

The prosperity of the company is great and five hundred men are employed in its factory.

Right:

The company is very prosperous and employs five hundred men in its factory.

2. Do not change your point of view while expressing your ideas. Do not change the subject of your sentence; do not change your verb from the active to the passive form or from the passive to the active if, by the use of parallelism, you wish to give your meaning a concise turn. Do not forget that *either-or*, *neither-nor*, *both-and*, *but-also*, and the like, are words that balance one idea or expression against another. They can be used only to relate similar words or similar forms of speech. In other words, both parts of such expressions must be followed by the same kind of words or words in the same construction.

Wrong:

He both shipped the furniture and they admit that they received it.

Right:

He not only shipped the furniture but received from the purchaser his receipt for it.

Wrong:

They not only criticized his letter but the position he had taken with regard to their action.

Right:

They criticized not only his letter but the position, etc.

3. The words *never*, *none*, *not*, *no*, *nothing*, prepare the way for an alternative which must begin with *or* (not with *nor*).

Right:

No effort can avail to convince him or lessen his antagonism.

4. When you enumerate several items after a verb that applies to all of them, or after a phrase like "under three heads," "in five subdivisions," or any similar phrase, each item must be given the same grammatical form.

Wrong:

He discussed: the market, expenses, the amount of the company's profits, concerning future plans.

Right:

He discussed the company's market, its expenses, its profits, its plans.

Secondary or Modifying Words.—Care should be exercised that secondary or modifying words are placed in the right position.

1. Modifying words should be brought as close as possible to the word to which they refer.

Poor:

At all times we instruct our stenographers in addressing envelopes to be direct and consistent using the same form as that we are in the habit of employing in our letters.

Rewrite this sentence, putting the ideas in their proper order and the modifiers in their proper place.

2. Modifying words like *only, merely, just, ever, almost, hardly, scarcely, quite,* and *nearly* will, if not placed next to the word to which they refer, change the meaning of the whole sentence.

Wrong:

We only want three sets of the filing cabinets.

Right:

We want only three sets of the filing cabinets.

3. When the modifying words just mentioned are used with compound tenses, they may, if incorrectly used, lead to much confusion in the mind of the reader.

He merely may have seemed to think that he was right.
He may merely have seemed to think that he was right.
He may have merely seemed to think that he was right.
He may have seemed merely to think that he was right.
He may have seemed to think merely that he was right.
He may have seemed to think that he was merely right.

Each of these sentences has a different meaning. Put into your own words the meaning of each and observe carefully how its meaning depends on the position of the modifying word *merely*.

Variety.—Variety is one of the most important elements in a readable style, and to achieve it certain devices are helpful.

1. Many sentences of the same length, one after another, are unpleasant. Vary the length of your sentences.

Poor:

Our last sale was a success. Orders came in from all over the state. We could not fill half of them. Now we are in a better position to do so. We are enclosing a catalogue. Some of the items have been reduced.

Change the foregoing so that it will be less monotonous.

2. The use of many sentences of the same construction makes dull reading. Your desire is to interest and convince your reader. Vary the forms you use, employing, when possible, now simple, now compound, now complex sentences, now statements that are parallel, now statements that are contrasted.

Mr. E. A. Barnes,
Ogden, Utah.

Dear Sir:

Our proposition is simple. When you have decided what the plan of your house is to be and how the rooms are to be arranged with reference to one another, we will send our chief electrician to talk the matter over with you. You will then be able to say exactly

where you want the light and on the basis of your suggestions he will make an estimate of the cost of wiring which we will submit to you.

Does this plan meet with your approval?

Do you find this letter less monotonous than the selection you were asked to change immediately above?

3. Remember that a number of compound sentences loosely hung together make the heaviest kind of reading. If you use them to excess, you will give the impression that you have no grasp of your subject; you will make your correspondents come to the conclusion that you do not know how to think clearly and they will begin to have doubts about your business ability.

Poor:

> He came down to the office at nine and wrote a few letters and then he went out and talked to the foreman and began inspecting the plant and collecting material for his report, but the telephone rang and he found the President was coming and he decided not to go on with the work and went to the station to meet him.

Think over this sentence carefully and reassemble the ideas it contains, rewriting it in such a way that those ideas which are subordinate will be subordinated.

4. In general, unless you have some particular object in view, the same word or phrase should not be used to introduce many sentences in succession. If you break this rule, you will fail to stimulate the person you address to think about or act upon what you have to say. Many letters are monotonous because many sentences in them begin with *this* or *these* or *there is*. To avoid this fault recast the sentences in which these words occur.

Wrong:

> There is reason to believe that he acted in good faith, for there is this that should be said to his credit. This is the first time a check of his has been returned to us marked "No Funds." But this in itself is no proof of his innocence. There is, moreover, the testimony of Mr. Hughes. This

would seem to show that he withdrew his money from the bank before writing this check.

Recast the above passage.

Ellipsis.—Ellipsis, or leaving out, means the omission of words. It may be either good or bad.

1. The good kind concentrates the reader's attention on a few words and helps him to grasp quickly the writer's idea. Properly used it makes for vigorous and concise writing.

Lead, we think, would probably be useless, while copper at its present price is undoubtedly expensive and, as you will easily see, the use of steel would prove impracticable for this purpose.

Lead is useless, copper expensive, steel impracticable for this purpose.

Which is the better of these two expressions of the same idea?

2. The bad kind of ellipsis, on the contrary, obscures the sense and makes difficult reading. Many business men are guilty of this fault. Under the impression that they are thereby attaining brevity and conciseness, they leave out pronouns, articles, and prepositions absolutely necessary to the expression of their meaning. Without knowing it they force the reader to supply parts of their fragmentary sentences, thus calling upon him to make an effort they have no right to require. If carried to excess, brevity of this kind will exasperate your addressee and lead him to conclude that he has to do with an illiterate.

Wrong:

Rec'd letter of 22nd instant. Advise we are out of white lead. Regret cannot fill your order.

Right:

We have received your letter of May 22. We regret that we cannot fill your order for white lead as our supply is exhausted.

Redundance.—If excessive brevity that sacrifices clarity or courtesy is a fault, its opposite, redundancy or wordiness, is even more undesirable in letter-writing. This weakness, which is sometimes called "tautology," or the saying of the same thing several times, like most faults, is an evidence of feeble or lazy thinking. If you find yourself repeating uselessly a word or an idea, be sure you have not given sufficient thought to what you wish to express. What we said about unity will help you to avoid redundance. Never forget: A sentence is a well-organized combination of words capable of conveying a clear thought to another person.

Wrong:

Will you please repeat that list of items again. (Unless the person has previously repeated the list, "again" is redundant.)

Yesterday it was my fortunate good luck to be present on the occasion of a most highly interesting address by the president of the wealthy and munificent Pacific Trust Company.

Put the idea of the second sentence into brief and vigorous form.

Exercises

I

Consider carefully the ideas expressed in the following sentences. Take each sentence apart and reassemble it, expressing the same ideas in a clear, consecutive manner, if necessary, in several sentences.

1. Books on botany and gardening make delightful reading, but the real garden-lover is an early riser and will often be found working over his plants before other people have had breakfast.

Wire cloth of all metals has been tried in safety lamps, but a mine that is as free as possible of gas is its own best fire insurance.

The railroad situation in Mexico is alarming and when the humbler classes of any people are struggling to get laws enacted that will mitigate their poverty, of course the repair and upkeep of public utilities becomes increasingly difficult.

The prices paid last year for locomotives are the highest on record, but many blast furnaces have since shut down.

2. When I saw Williams begin to play, and Howells looked across the court at me and winked, tapping his racket on the ground, I knew that the game was going to be fast and furious, and I wished that Jim, who hasn't played tennis for more than a year, might have been there, it is such a magnificent form of exercise and all Californians are much given to it.

I felt that I was justified in saying to the builder that I was not satisfied and he did not seem to be disposed to reduce his price and I said it was, in my judgment, a case of bad faith, but he declared it was the best he could or would do, but I told him that I wasn't going to let the matter rest there.

3. The crude sulphur we carry we guarantee is 99% pure, while the sulphur you have been using for your safety matches is only 78% pure, because it is Sicilian and the Italians have no modern machinery for refining sulphur other than the old sulphur-reducing processes that are as old as the hills and very wasteful.

Fibrous plaster ceiling slabs are entirely unlike the slabs you see advertised, being slabs made under pressure so that when you use such a slab you know what you are using and that it will do the work.

4. The railways have filed with the Interstate Commerce Commission application to increase freight rates, and that body is now deliberating.

The compilation of our mail order catalogue is very difficult work and twelve men are employed.

Our labels illuminate your goods, attracting the attention of consumers and we have put them up in packages of 500 and 1,000 which have proved very convenient.

Safe Glass is bullet-proof, as transparent as daylight, and as tough as steel, but our factory turns out six tons of it a day.

She works hard in the Red Cross and was employed last year by the Relief Commission.

Fire losses are prevented by our patent gravel roof and you cannot afford unnecessary risks.

No car could possess a more sincere belief in its goodness, its every-day dependability, and its capacity to do the task assigned, without fret or fuss, than that which the great number of business men who use it bestow on the Azed Roadster.

5. They are not only delighted with Skinner's apple machinery but their competitors feel that it has furnished them with a better, quicker, cheaper way to handle apples.

He neither was made director of street car advertising nor was it to be expected that business would be stimulated by the publicity plans he had formulated.

Either the machinery of their paper mills was out of date or any experienced manager could have predicted their failure.

6. The automatic battery switch never needs to be adjusted nor oiled.

No salesmanship can keep a bad article before the public nor successfully compete with a thoroughly honest product.

Nothing is better advertised than the "Reliance Cables," nor so universally used by shipbuilders.

They attempted a general survey of the situation, and to investigate the causes of the strike, and a brief report.

7. He summarized his report under three heads: household furniture, personal effects, and cases of fire when premises containing the foregoing are left temporarily vacant.

He attempted in his speech this morning to fix the responsibility of the underwriters only.

She had begun rewriting hardly when the telephone bell rang.

The freight rates from Pittsburgh in carload lots which are much too high are going to be revised downward.

We agree with you quite on the subject of commutation rates for electricity.

Tycos temperature instruments can be excelled with difficulty in accuracy and dependability.

8. She fainted almost when she heard the news.

Hardly, when you consider the number of uses to which Bellmont's

galvanized corrugated sheets are now put, could you find a more marketable product.

They said that the decision rendered seemed to them the least impartial ever.

This is the article you want, just precisely.

When the sea is rough, in launching Lane's life boats, because of their all-metallic construction, unless the circumstances demand immediate action, the crew should, if possible, choose a sloping beach, sand being less liable to injure the hull than gravel.

This form of envelope, in offices handling a heavy mail order business, on account of its patent sealing device which offers certain points of superiority over the window envelope, is rapidly superseding it.

9. These results were not achieved in a year. Merely to entertain the blind is one thing. To help the blind help themselves is another. By doing this the association for the blind has reached its present position. With the aid of the public it has expanded its sphere of usefulness. Now it has four hundred workers.

10. Abelene is correctly refined. It lubricates properly at cylinder heat. It holds compression. It protects moving parts. It does not deposit carbon. It is sold in 1/2 gallon, 1 gallon, and 5 gallon cans. It can also be obtained in barrels and half barrels. An ideal lubricant, it is the result of exhaustive study. Abelene products for motor cars are the best.

New York marine cooks are unemployed. Thirty thousand stewards are idle. They have been locked out by the steamship companies. A board of arbitration has been appointed. It is not believed a settlement can be reached. A living wage is the worker's slogan. The companies claim they are operating at a loss. The movement of passengers is completely tied up. No relief is expected before May 1.

11. They scraped the top surface of the road and swept it clean with a mechanical sweeper and then they patched all the holes and built up the crown two inches and cleared the gutters and applied a thick coat of tar oil and then they scattered gravel over it and rolled it in.

12. The floor is of oak which was thoroughly seasoned in our yards which have been cemented to prevent dampness warping the

lumber which is so piled that there is an air space between each board which ensures uniform drying.

13. There is a tendency among grocers to urge people to buy canned goods. This is unfortunate when fresh vegetables are much more wholesome. There are, indeed, in the opinion of some doctors, vital elements present in the latter which are absent in the former and this is something that grocers might point out to their customers without doing any injury to their own business.

14. Am out of Hauck compressed air torch. Cannot promise delivery before 12th. Would recommend Everlite made on same principle. Price same. Have it on hand in two styles. Yours truly.

15. Large shipment of hand-made papers just received. Catalogue mailed you today. Notice great variety of drawing papers. Can meet all your requirements. Prices are right. Act at once if you are laying in this kind of stock.

Manager reports order Upham nuts and bolts not received. Have no answer yet to our letter of 6th. Please inform us why. We cannot accept goods if consigned to express company after 1st. Have repeatedly warned you of urgent need. Dig into this matter and oblige.

16. It is owing to the lateness of the mail yesterday that the tardiness of our reply is due. For that reason we thought it far better to fill your order as far as possibly lay within our power rather than to wait until another mutual exchange of letters could be made again. Referring to the Oxos burners with regard to which you have further asked additional imformation, we take the liberty of informing you that we consider that sufficient proof has come in from our customers to prove that both styles are equally worthless. We have therefore given up carrying and discontinued them.

17. We both met on the corner of 6th and G. Hamilton said there was no rational reason why our building construction should not be hurried rapidly forward. He thought the work could not be done too quickly.

18. They collected together a gang of workmen that were lying down on the grass during the lunch hour, opposite to the fire engine station. With them they started out for the fire.

19. I think that there is the color I want over there, although it seems kind of greyish.

The yard in back of the house extends up to the fence.

The facility with which this lawn-mower rolls makes it easy to use.

His expert proficiency in typewriting won him a place at once.

The faultless perfection of the Nustile mirrors.

His natural inclinations leaned to the export trade.

Their inflexible obstinacy is impervious to reason.

We want you to exercise your own choice in choosing the style you want.

The attractive charm about this site is the view.

If we take a chance on this venture we cannot later make any halfway compromise.

This is an impressively imposing monument.

II

Distinguish between the following sentences, writing out the meaning of each:

1. He scarcely could have hoped to succeed in selling these.

He could have scarcely hoped to succeed in selling these.

He could have hoped to succeed scarcely if at all in selling these.

2. Simply by digging he climbed step by step to the top of the class.

By simply digging he climbed step by step to the top of the class.

By digging away he simply climbed step by step to the top of the class.

CHAPTER XVII

YOUR FIRST OFFICE JOB

The Office Force at Work.—You have written an excellent letter of application and the White House Company of Cleveland has notified you that a position in their office is yours. You are to report on Monday morning punctually at nine o'clock to Mr. McGowan.

You do so, and you have your first experience of a large office swinging quickly, but without confusion, into the day's work. Mr. McGowan, before assigning you to a job, asks Mr. Watson, one of the mail order clerks, to show you around and explain to you the routine of the office. In this way you will obtain a good general notion of the various kinds of work that you may subsequently be called upon to undertake.

Sorting the Mail.—You go together to the desk of the receiving mail clerks. The morning's mail, just delivered, is stacked up before them. They rapidly cut open the envelopes, glance through the contents, and sort the letters into trays which correspond to the main departments of the business.

You notice that all letters ordering goods are placed in one tray which, after all the mail has been opened, is routed to its proper destination—the mail order department. Here, upon the basis of orders received, acknowledgments are at once written to customers, while invoices are pre-

pared from which the goods desired by each purchaser are selected.

In the second tray the mail clerks place all letters enclosing remittances, carefully checking up the enclosures, whether drafts, checks, money-orders, currency, or stamps, with the amount mentioned in each letter or shown on each enclosed bill. They also note on the upper margin of each letter the date of receipt, the amount of the remittance, and its form: "St" for stamps; "PO" for post office order; "ExO" for express money-order; "C" for currency; "Ch" for check; "D" for draft. They then pin each remittance to the letter in which it was received, adding, in case the letter was undated, the envelope in which the remittance came.

In the third tray they place all invoices of incoming goods, which are sent to the invoice department.

In the fourth tray they place all letters relative to complaints, to be sent immediately to the adjustment office.

In the fifth tray they sort all communications, such as catalogues, pamphlets, advertising matter, sales letters, and letters from other firms, especially wholesale and jobbing, with regard to purchases that have been made from them or goods offered by them to the home office. These letters are dispatched to the buying department.

In a sixth tray are placed all serious complaints, all matters relative to investment, policy, and the general welfare of the concern. These letters go to the manager's desk for his personal consideration.

Letters Ordering Goods.—In the first tray you will have noticed the following letter ordering goods, which is typical of all the others classified with it.

1064 Forty-third St.,
Cleveland, Ohio,
May 18, 19—.

The White House Company,
Lake & 13th Street,
Cleveland, Ohio.

Gentlemen:

Please deliver to the above address and charge to my account the following, which were advertised in today's "Star":

One A2426 Old Ivory Chair	$32.—
Two Reams White Bond Paper @ 89¢	1.78
Two Victrola Records:	
182764B	.85
194230F	1.50

Yours truly,
(Mrs.) Mary A. Thomas.

Letters Enclosing Remittance.—On the top of the second pile you have observed the following letter enclosing a remittance:

541 McKinley Place
Cleveland, Ohio
May 8, 19—

The White House Company
Lake & 13th Street
Cleveland, Ohio

Gentlemen:

Your April bill of $78.15 includes one door-mat, $7.25, and tax, 48¢, $7.73. Since this mat was not ordered, it was returned to you, but your credit for the return is $7.25, instead of $7.73. I am, therefore, deducting the overcharge of 48¢ and remitting the amount due by enclosed check for $77.67. Will you please acknowledge receipt in full and close the account.

Yours very truly
H. T. Perkins

Invoices.—The third tray contains, among others, the following invoice:

THE BROCKTON SHOE COMPANY

Boston, Mass.

Sold to
White House Company
Cleveland, Ohio
Terms: 3/10 2/30 n/60

May 13, 192–
Shipped via: B. & A.

Case No.	Stock No.	Pairs	Style	Price	
1287	128	24	Suede Pumps	$7.50	$180.—
88	207	24	Chi Bx Cf But.	4.60	110.40
89	36	18	La Vici Ox	6.80	122.40
					$412.80

Letters of Complaint.—In the fourth tray you have glanced at a typical complaint:

657 Southside Road
Cleveland, Ohio
May 18, 192–

The White House Company
Cleveland, Ohio

Gentlemen:

Last Thursday you advertised the Stoutmade boys' shoes in black and tan calf at $5.69 to be placed on sale Friday morning. Promptly at nine o'clock Friday morning I called your shoe department on the telephone to place an order for these shoes. Since this department failed to answer repeated calls, I asked for your shopper and gave her an order for

1 pair Stoutmade Tan 4 1/2 C
1 " " Black 4 1/2 C

The shoes have not been delivered. During the past year I have found it practically impossible to place orders with you by telephone. If you do not intend to fill such orders, please inform me.

Very truly yours
(Mrs.) O. J. Ames

Sales Letters and Serious Complaints.—From the fifth and sixth divisions of the tray respectively you were asked to read the following as examples of the classification adopted by the firm:

THE CENTURY COMPANY
353 Fourth Avenue
New York

May 17, 192–

The White House Company
Cleveland, Ohio.

Gentlemen:

Louis Raemaekers, the man who had a price placed upon his head and who was arrested and tried in Holland charged with endangering Holland's neutrality, stands today as the greatest cartoonist the world has known.

Raemaekers' genius was enlisted in the service of mankind; his work, because of its extraordinary vigor, sincere passion, and tremendous force of expression, will live for all time as the representative art of the great war. Many of his cartoons are based upon actual happenings and have a distinct historical value. As a record to preserve of the great conflict they are invaluable.

A special edition of Raemaekers' is being published, showing the cartoons in their original colors for permanent record. We are the publishers of the number allotted to America. Our representative will call May 20 with the complete edition.

Very truly yours
The Century Company

R. A. LANDMAN AND COMPANY
Silva-sheen Silk
New York

MANUFACTURERS DISTRIBUTERS

G. A. Brodie
Sales Agent

Cincinnati, Ohio
May 17, 192–

The White House Company
Cleveland, Ohio

Gentlemen:

On Wednesday May 3 you advertised in the Cleveland papers a sale of Silva-sheen Silk Skirts at $13.75 and sold a quantity of silk skirts under that name. The material of which these skirts were made was not Silva-sheen but an imitation of that silk.

We are the sole manufacturers and distributers of Silva-sheen Silk and sole proprietors of the Silva-sheen trade-mark. We cannot believe that you have made wrongful use of our trade-mark intentionally and we suspect that you have been imposed upon by some unscrupulous manufacturer. At any rate we intend to protect our rights, and we request that you publish in the Cleveland papers a correction of your statements of May 3 with reference to Silva-sheen Silk and that you at once discontinue the unwarranted use of our trade-mark name.

Very truly yours
G. A. Brodie
Sales Agent

Various Systems of Handling Mail.—There, in brief, you have seen the method of handling the morning mail used by the White House Company. There are many other methods, varying from that of a small office, where one stenographer attends to all the correspondence received and sent, to the immense machinery of the offices of a certain large Chicago firm whose morning mail is an avalanche of over 150,000

SHEET NO. 250 CASHIER DATE May 24

1	Mrs. J. W. Bratten	1316 Jones	7	63	
2	Miss C. C. Brainard	2246 Telegraph	13	10	
3	Samuel Chase	Bank of Italy Bldg.	115	22	
4	E. W. Champion	192 Delaware	6	20	
5	A. K. Furdy	6446 – 14th St.	2	11	
6	Mrs. Howard James	3000 Baker	67	20	
7	F. A. Lemos	333 Santa Clara	7	17	
8	Mrs. Roy Moore	1176 Park	14	02	
9	Miss E. A. Tooner	267 Lincoln	7	10	
10	Dr. Mr Sargent	2001 Dwight	13	10	
11	E. S. Spare	466 Wilson	627	40	
12	Union Laundry	14th & Kirkham	302	00	
13	E. M. A. Reese	809 Portola	67	80	
14	Miss H. V. Redman	108 Adeline	3	15	
15	K. F. Scudder	10 Staunton	11	57	
16	Mrs. E. Hellman	57 Post	23	72	
17	F. E. Moulton	625 Market	7	10	
18	Miss Jessie Riley	62 Pine	39	05	
19	J. E. Stirling	348 Waller	1	60	
20					
21					
45					
46					
47					
48					
49					
50					
	TOTAL				

FIGURE 2. Cashier's List of Remittances

letters. In other words, each business house, large or small. will have a system designed to meet its own special requirements. But the principles involved in each will be the same: order, dispatch, accuracy, and a clearly kept record.

The beginning of the second step of handling remittances you find at a desk where the cashier's list of remittances (Figure 2) is prepared in duplicate. Each sheet of this list is carefully numbered and on it are entered the name and address of each person from whom a remittance has been received through the morning's mail, with the amount of the remittance and the date. This form is a check on the mail clerks and on the cashier. The remittances can now be detached and handed over with one copy of the cashier's list to the bookkeeping department, while the letters and the second list form the basis of letters of acknowledgment of payment received.

Office Routine.—By this time, however, the office will be humming with activity and you will go to your desk and apply yourself to your task. You will not learn all the ways of the office in one day, but as you advance to positions of greater responsibility you will gradually broaden your knowledge of all the mechanical and psychological details of commercial correspondence. And as you work up from your first job you will find that from your schoolwork you are expected to be familiar with the following subjects into which the activity of most offices can be divided:

1. Ordering goods.
2. Handling remittances and enclosures.
3. Writing letters requesting payment.
4. Writing sales letters.
5. Making up form letters and process letters.

6. Filing.
7. Telephoning.
8. Writing telegrams and cablegrams.
9. Making contracts by mail, telegraph, and telephone.

In the next nine chapters we are going to study in succession these main currents of office routine and the various problems involved in dealing with them.

Exercises

I

1. What is the first step in handling business correspondence?

2. Describe how you would open a letter.

3. Into what classes are letters received usually divided? Describe these classes.

4. Why is the morning mail so divided?

5. To whom do the various classes of mail go in the office we have described? Why?

6. To avoid confusion what precautions are taken with letters containing remittances or enclosures?

7. Describe one method of keeping a check on these remittances.

8. What finally happens to the remittance? What is done with the letter?

9. Why are serious complaints sent to the manager?

10. Why are matters of policy submitted directly to him?

11. What has the buying department to do with incoming sales letters?

12. Who deals with letters ordering goods?

13. On your desk you find the following—your first real business problem:

MEMORANDUM

A box containing 2 Banner full automatic stocking machines shipped by this company to Henry Leyland, 1267 Leavenworth Ave., Oakland, California, by American Railways Express, on April 27, has not arrived. These

machines were insured for $674 and were carefully packed in the shipping department in half-inch pine boxes specially designed for safely forwarding such machines. See Invoice B45682. Please trace.

Describe the manner in which the box was labeled, your receipt, and so forth, in one paragraph, and, in a second, explain what steps you intend to take to follow up this shipment and locate its present whereabouts.

II

Correct the following sentences, keeping in mind particularly what was said in Chapter IX, "The Use of Words."

1. In the end they owned up to having stolen the typewriter.

2. The road was partially repaired, but still rough in spots when we went over it.

3. He was not able to get his party on the phone, so hung up.

4. If I have past him in the streets once I have a dozen times.

5. He is a passed master at finding excuses for shirking his work.

6. You will have to look some place on Broadway for this grade of woolen yarn.

7. If Whitman's linen papers are kept any place in town, I shall be very much surprised.

8. This suiting is plenty wide for making a woman's skirt.

9. As an accountant he is practicable but his handwriting is very poor.

10. If your proposition is that we modify the contract now it is signed I will consider it only providing you make certain concessions to me.

11. What will your attitude be provided he refuses.

12. In pursuance of your telephone inquiry of this morning we could show you a fine line of ginghams.

13. He talked for an hour but left quite a number of points unexplained.

14. When I get a raise I am going to invest in a gramophone.

15. She is a Southern girl raised in Alabama.

16. The fit is perfect, and I can assure you the stuff is real fine English worsted.

17. We have wanted to come to an agreement with him right along.

18. We have received your letter and referred same to our sales department.

19. For that shade of blue we receive requests seldom or ever.

20. He set there as if petrified when they told him what had happened.

21. He changed his plans some when he heard that the factory's output was limited to a thousand cases a day.

22. When I heard from him last he was stopping in Chicago.

23. This varnish sure is the finest now on the market.

24. She is quicker at arithmetic than him.

25. They came back that quickly I could not believe they had gone.

26. I consider he is a man we can absolutely trust.

27. I do not say, when all is said and done, it is not an attractive proposal.

28. We told him that that kind of motor that he had been using would not be powerful enough to pull that type of truck up that 5% grade on the way from his store to the railway station.

29. He investigated the condition of the cotton market most thoroughly before placing his order.

30. A school house was built last year in close proximity to the Public Library.

31. Before he was through reading the book a friend came in.

32. If you will leave your name I will transmit it to him when he comes in.

33. Strangely enough something transpired while he was in Boston that completely changed his point of view.

34. What ever he may say, I know that Sadler & Sadler are the mercantile agents he puts most faith in.

35. If it is question of letters of administration I think you would better see the probate court.

36. May we call your attention to the fact that there has been an abundance of proof coming in to us—more in fact than ever in our history—that for the type of woolens ranging usually from $2 to $6 a yard our price is the right price—a price that in the majority of cases cannot be duplicated west of the Mississippi. It stands to

reason that we can undersell our competitors, since our output is ten times as large as theirs.

37. He frequently made a practice of leaving ten minutes before closing time.

38. The look of his clothes seemed shabby to me.

39. By offering a definite lump sum you may be able to secure this lot.

40. I do not know what you think, but it would seem to me that the police ought to have cleaned up this district long ago.

41. The river began to freeze on the 5th inst. causing a tie-up of all water traffic which everyone universally declared was unprecedented at that season.

42. When you wrote me that my letter of the 14th inst. never reached you I was not surprised.

43. We have received your order and agreeably to your request we are sending you the corn flour today. The rest of the shipment consists in samples of our other products. This will be followed with a series of pamphlets we are mailing tomorrow giving data in reference to their peculiarities in reference to the market in your district. Awaiting your further orders, Yours truly.

44. What he was never able to understand was that you have to connect these two wires before the meter on the dashboard will show "Discharge."

45. Your favor of the 11th to hand. Would say that our line of fabric tires cannot be duplicated. Their incredible durability, their marvelous lightness, their amazing beauty of design, make them an unprecedented achievement. In a word they are the same tires for which we have been famous for ten years, the sale of which has broken all records.

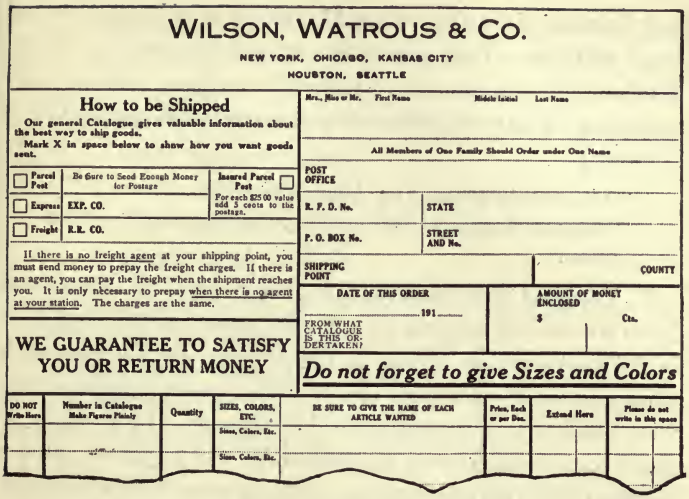
CHAPTER XVIII

ORDERING GOODS

Orders.—A large percentage of orders sent by mail are filled inadequately or unsatisfactorily. Incompleteness, inexact phrasing, obscurity, and lack of method in letters that forward such orders cause, day after day, a vast amount of delay, disappointment, and loss to the business world.

Definite instructions in ordering goods are even more important to the writer than to the addressee, for if the instructions are inadequate the writer is the first to suffer. In any case he should remember that the cost of delivering and returning goods falls in the end on the customer. If his order is indefinite or incomplete, he may receive other goods than he ordered. He may find that, although the kind of goods ordered is received, the styles and sizes are quite different from those desired. He may find that he has received only a part of the goods ordered, and he may receive that part only after exasperating delays. Or as a result of his careless letter he may never receive the goods at all.

In a great number of such cases the writer has only himself to blame. To avoid these possibilities that so often turn into realities distressing alike to the buyer and the seller, many firms that deal in a variety of goods furnish their customers with order blanks on which all necessary specifications are tabulated. Such an order blank is illustrated in Figure 3.



WILSON, WATROUS & CO.

NEW YORK, CHICAGO, KANSAS CITY
HOUSTON, SEATTLE

How to be Shipped

Our general Catalogue gives valuable information about the best way to ship goods.
Mark X in space below to show how you want goods sent.

☐ Parcel Post | Be Sure to Send Enough Money for Postage | Insured Parcel Post ☐ For each $25.00 value add 5 cents to the postage.
☐ Express | EXP. CO.
☐ Freight | R.R. CO.

If there is no freight agent at your shipping point, you must send money to prepay the freight charges. If there is an agent, you can pay the freight when the shipment reaches you. It is only necessary to prepay when there is no agent at your station. The charges are the same.

WE GUARANTEE TO SATISFY YOU OR RETURN MONEY

Mrs., Miss or Mr. First Name Middle Initial Last Name

All Members of One Family Should Order under One Name

POST OFFICE

R. F. D. No. STATE

P. O. BOX No. STREET AND No.

SHIPPING POINT COUNTY

DATE OF THIS ORDER ..... 191.....

AMOUNT OF MONEY ENCLOSED $ Cts.

FROM WHAT CATALOGUE IS THIS ORDER TAKEN?

Do not forget to give Sizes and Colors

DO NOT Write Here	Number in Catalogue Make Figures Plainly	Quantity	SIZES, COLORS, ETC.	BE SURE TO GIVE THE NAME OF EACH ARTICLE WANTED	Price, Each or per Doz.	Extend Here	Please do not write in this space
			Sizes, Colors, Etc.				
			Sizes, Colors, Etc.				

FIGURE 3. Typical Order Blank

How to Send an Order.—If an order blank of the kind shown does not exist, the letter that takes its place should be concise and clear, and it should without exception observe the following requirements:

1. The goods ordered should be arranged in an itemized list. A separate line or sentence should be given to each item. No other arrangement presents the whole content of an order so clearly and compactly, and with no other arrangement is it so easy for the shipper to check off each item when it is ready for shipment, in that way reducing to a minimum the chances of omission.

2. The system employed by the firm to which an order is sent should be used in giving the size, shape, style, and quantity of each item. Make your order specific to the utmost degree. Quote the catalogue number if there is one,

but be sure—in order to avoid confusion with earlier and later editions—that you state from what edition of the firm's catalogue you derive your information. Do not say vaguely: "Please ship 50 copies of your bookkeeping text." But say:

> Please ship prepaid by Adams Express:
> 50 copies Knight's "Introductory Bookkeeping," revised edition.

3. Let your directions for shipping be precise. When you have a standing agreement with the seller in this regard, it is not necessary to repeat in detail your instructions each time you send an order. In all other cases, however, say where and how the goods are to be shipped. It is frequently more convenient or less expensive for the buyer to receive his goods by a certain express company or a certain railroad. He may want them sent by water freight to reduce the cost of carriage; he may want them rushed through for immediate use.

Cautions to Be Observed.—If the buyer gives the seller complete shipping directions and the shipper departs from them, any consequent loss or delay falls upon the shipper. But if the seller delivers the goods ordered to the carrier that the buyer has directed him to use he has, from a legal point of view, delivered them to the buyer himself, and any loss or delay that occurs must be adjusted between the latter and his own chosen agent, the carrier.

Even when the buyer has a standing agreement with the seller with regard to the time and method of payment, his letter should contain a statement of how and when the goods are to be paid for. If it contains the first order that he has placed with the firm in question the letter should either:

1. Enclose a remittance covering the price of the goods ordered, the nature and amount of which should be stated.
2. Contain provisions satisfactory to the seller for payment upon delivery.
3. Give a statement of the condition of the buyer's affairs or references concerning his financial responsibility, or both.

If the goods must be received within a certain time, take care to state definitely what that time is.

Never fail to write your name and address in full.

The following is the kind of letter ordering goods that leads to disappointment and misunderstanding:

Cincinnati, Aug. 5.

Thurber & Co.,
New York.

Gentlemen:

I enclose an order for one vulcanizer and one number 34 wool sweater which I find advertised in your catalogue.

Please ship these at your earliest convenience.

Yours very truly,
Sarah K. Harter

Compare the foregoing letter with the following:

124 East Eighth Street,
Cincinnati, Ohio,
August 5, 19—.

Messrs. Thurber & Company,
1218 Broadway,
New York.

Gentlemen:

The enclosed money order of $7.50 is in payment for the following, which are described in your current Spring and Summer catalogue:

A—2791 1 Watrous Vulcanizer, Type M at	$1.50
A—2540 1 Shaker Knit Wool Sweater, size 34, in khaki	6.00
	$7.50

Please ship by the Central Express Company and prepay charges, in accordance with your delivery offer on page 4 of the catalogue referred to.

Very truly yours,
(Miss) Sarah K. Harter

In letters of this kind numerals are used in giving specifications and the names of the things itemized are usually capitalized. Review the remarks on numbers (pages 198–200) and on the use of capitals (pages 178, 179).

Letters ordering goods frequently contain enclosures. See the following chapter on letters containing remittances.

How Orders Should Be Answered.—Orders should receive prompt attention. If they cannot be filled immediately they should be acknowledged, and that as promptly as possible. And when it is impossible to fill the whole order at once, business houses generally send without delay as much of it as is ready for shipment, at the same time writing to the purchaser telling him exactly when the rest of his order can be forwarded. The reasons for any delay should be courteously and truthfully explained. Some business houses acknowledge orders on printed blanks on which the nature and extent of the purchase can be accurately recorded. Still others send an invoice. The best method is to send a letter of acknowledgment upon receipt of an order and, when the goods are shipped, an invoice bearing the date of shipment.

If the buyer's letter is incomplete, his attention should be immediately drawn to the fact that further specifications

are required before the order can be correctly filled. This must be done in such a way as will not offend him by blaming him for inadequate attention to his business.

The following letters illustrate how and how not to reply to an inadequate letter ordering goods.

Dear Sir:

Through our Mr. P. R. Beck we have received your order for supplies and we have entered it as it is described on the enclosed formal acceptance as number H–24567.

We do not find your name listed in the credit reference books, and for this reason we should appreciate it very much if you would let us have the names of two or three firms with whom you are doing business on a credit basis, as well as the name of your bank, for reference.

We thank you very much for the order and we trust that you will let us have the references asked for at your earliest convenience.

Yours very truly,

Gentlemen:

The order that you gave our Mr. Beck has been received, but we cannot fill it until we know something of your financial standing. And since you have no rating in the credit reference books, we shall have to insist upon your giving us references or sending us a remittance for the amount of your order. Hoping that you will do this, we remain,

Very truly yours,

Which of these letters puts the situation acceptably? Why?

Exercises

I

1. Order from the Vacuum Specialty Co., Second Avenue and 30th Street, New York, the following: 2 pints, nickle, model B; 2 quarts,

nickle, model B; 2 pints, green, model C; 2 quarts, green, model C; 2 mechanics' lunch boxes complete. Instruct your correspondent how to ship by freight.

2. Order from the Bernhardt Mfg. Co., 4224 Indiana Avenue, Chicago, Ill., one case, 24 jars, Bernhardt Cleanser. Ask for 30 days' credit on this order. Refer your correspondent to the commercial reference books and to Marshall Brothers, 314 Adams Street, Chicago. Give shipping instructions.

3. The goods ordered in the preceding exercise have arrived, and you find two jars broken. Write a postal card to the shippers and ask them to replace these broken jars.

4. Your mother wishes to send an order to Ward & Hollister (supply the address) for the following: 25 lb. granulated sugar; 1 24 1/2-lb. sack of "Sunrise" flour; 2 lb. 28-cent coffee, steel cut; 1 doz. cakes Leonard soap, large size; 1 gal. New Orleans molasses, with container; 10 lb. California prunes, best quality. She has an account with Ward & Hollister. Give her home address, but ask to have the goods shipped to some other address (of your own invention) by freight, parcel post, or express, as you may decide. Mention the fact that in a former shipment to this same place some of the parcels were broken and their contents spilled. Urge them to use care in packing.

5. On page 27 of the catalogue issued by Hammond's Nurseries for the current year the following pine trees are advertised:

	each	per hundred
9–12 inches high, 4 yr. transplanted.....	$ .10	$ 5.00
3 feet "	1.00	65.00
8 " "	12.00	100.00 per 10

Order by letter 100 of the smallest trees; three 3-foot trees; and two 8-foot trees. Address the letter to 345 Genessee Street, Rochester, N. Y. Enclose a New York draft for the amount of the order, including $4.50 for express charges.

6. Write a letter to the publishers of your favorite magazine. Enclose the subscription price in whatever form of exchange would be acceptable to them and ask them to begin your subscription with the current number.

7. Write a letter to Fitch Brothers (supply the address), ordering a pair of roller skates and a fountain pen suitable for your use. Ask to have these articles shipped by express, C. O. D.

8. Order from your nearest dealer three household articles with which you are familiar. Give a complete and exact description of the articles desired and ask to have them charged to your account.

9. With reference to exercise 7, assume that when the skates arrive, although they were the size ordered, you find they are too small. Write a letter to Fitch Brothers to say that you are returning the skates by parcel post for the reason mentioned. Ask them to send you a size larger in the same make. Do not assume that you are their only customer; give all of the facts, so that they may act intelligently.

II

Correct the following sentences with particular reference to Chapter IX, "The Use of Words."

1. Blue and white Japanese table covers are bound to bring more than plain white cloths of the same kind.

2. Mr. Donogh is waiting for a copy of this sight bill. Bring it to him before you go out.

3. These are not the bath robes we are going to advertise. Fetch them back into the reserve stock and get a receipt from Mr. Hillsdale.

4. In spite of our losses this season we calculate to enlarge our stock of these commodities.

5. Now that you are finished can I ask a question?

6. You should not make more erasures than can be helped in writing a business letter.

7. Storage batteries may now be had more cheaply than at any time during the last six months.

8. When you compare these denim overalls to the kind usually sold for a dollar you will realize what a bargain they are.

9. What we want to bring about is that our buyers, when in New York, should co-operate together to obtain the best goods at the lowest prices.

10. We have made it a custom to mark the price of all our specials

in ciphers, because of the inveterate practice of some buyers, who, no matter what the figure may be, demand a triple discount.

11. Some English companies make a habit of registering all stock in the owner's name.

12. Data with regards the condition of rolling-stock is most difficult to accurately compile.

13. I do not want to differ from you, but I believe you are misinformed.

14. The share certificate was made out different to any I had ever seen.

15. He has telegraphed that directly he has received the calicos I want he will let me have them in hundred-yard lots at the old price due to the fact that he has a special arrangement with the manufacturers.

16. We bought two camel's hair blankets from you on June 15, but we have been very much disappointed by them. They cannot be compared to the Karukal Brand.

17. His greatest discovery in electrical machines was a non-sparking switch.

18. There is one distinctive advantage about Palruba rag rugs. They do not rip at the seams.

19. Neither Woolverine Plaid Blankets or Australian traveling rugs were marked down.

20. Each of these colored wall papers are guaranteed not to fade unless exposed directly to the sun.

21. If these four proprietary companies play into each other's hands, as affirmed by the defendant, they are guilty of restraint of trade.

22. Nothing else but issuing a seizure note would satisfy the customs officer.

23. We feel that we should specially emphasize the standard maintained by these products.

24. We cannot believe from the proof submitted that he intended to abscond.

25. Her evidence in the matter was confused and we were unable to get from her any definite testimony of his guilt.

26. Accounts will be rendered the first of the month excepting when the purchaser requests that they be delayed until the seventh.

27. Wholesale dealers say the prices would have remained high accept for the reduction of the traffic and consequent fall of freight rates.

28. In spite of what he says we expect he has some other reason for wanting to sell.

29. The jury had been fixed so he was acquitted.

30. Send for the plumber to fix this faucet.

31. Expecting an early reply from you, Very truly yours.

32. Awaiting your decision in this matter, Sincerely yours.

33. He has every reason to doubt if the plan be ready in time.

34. I do not know what you think, but my particular hope is that business will improve in the spring.

35. She asked him to shut the window kindly.

36. We do not know what kind of a blotter you have in mind.

37. You may be sure that this kind of bricks are satisfactory.

38. The hen has lain five eggs in the last week.

39. He laid quite still until the thief went into the next room.

40. If I were to lay down there for five minutes, I would have a cold the next day.

41. The ship was laying in dock at the time of the accident.

42. He has let these papers lay around so long that some of them have been lost.

43. In forming a capital *A* hold your pen like I do.

44. It looks like someone had hit it with a hammer.

45. What became of the sample cards he could not say. They were neither in the drawer or the salesman's case.

46. None of these workmen are willing to say exactly what he thinks of the strike.

47. The waterproof you sent me last month is nothing like as durable as those I bought last fall.

48. It seems to be impossible for us to take another 5% off of the price we have quoted.

49. You ought to of gone last night with us to the movies.

50. She had ought to have known she was late.

CHAPTER XIX

REMITTANCES AND ENCLOSURES

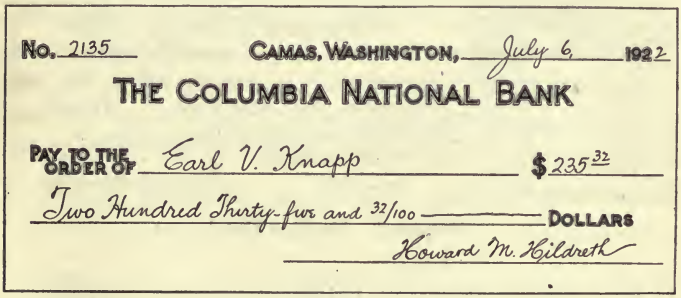
Making Payment by Mail.—A debt is fully satisfied only when the debtor pays the creditor the full amount owing or provides means whereby the creditor may obtain full payment without inconvenience, expense, or delay.

It is generally impracticable to send currency through the mails or by messenger direct. In making a remittance, therefore, it is necessary to use a form of exchange that can be readily converted into money by the receiver. It is also desirable from the remitter's standpoint to use exchange that is: (1) safe, (2) convenient and inexpensive, and (3) adequate as a receipt for the amount remitted, and a receipt is generally inadequate unless it shows the date of payment, the amount paid, to whom and for what the payment was made, or the account which it is to settle.

Currency and Stamps.—Stamps or currency are sometimes properly used in remitting very small amounts; but they are so used entirely at the remitter's risk, unless the letter containing such a remittance is registered. American stamps are often enclosed in sending return postage abroad, although they are, of course, worthless to the addressee. When the need of such an enclosure arises, international coupons should be employed, which the addressee can convert, at his own post office, into stamps of his own country.

Money-Orders.—A postal or an express money-order is safe, but it is comparatively expensive and inconvenient. Moreover, the coupon receipt given to the remitter when he buys such an order does not ordinarily satisfy business requirements. That both express and postal money-orders are much employed for the payment of small sums is due to the fact that many persons for various reasons do not make use of banking conveniences.

Personal Check.—By far the most important and most extensively used means of making a remittance is the personal check (Figure 4). And this is so for the reason that a


No. 2135 CAMAS, WASHINGTON, July 6 1922

THE COLUMBIA NATIONAL BANK

PAY TO THE ORDER OF Earl V. Knapp $235 32

Two Hundred Thirty-five and 32/100 DOLLARS

Howard M. Hildreth

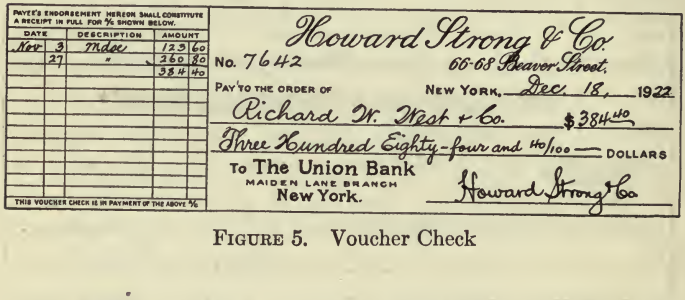
FIGURE 4. Personal Check

check more nearly satisfies the requirements of the remitter, since it is both convenient and safe, and because an ordinary check, when indorsed by the receiver, is evidence of payment, even though it does not show how the payment is to be applied.

With the above check as an example, the process is generally as follows: when Earl V. Knapp, the payee, cashes or deposits the check, he will be required to indorse it, that is, write his directions and name on the back. Ultimately the

check will be returned to the drawer, Howard M. Hildreth, through the Columbia National Bank and may be kept by Hildreth as a receipt for the amount paid.

Voucher Checks.—Some firms use a form of check that carries a statement of the account which the check is intended to pay. The payee's indorsement is then an acknowledgment that the remittance is in payment of the particular item or items stated. Because this form of check is a complete receipt, or voucher, for the payment, it is called a "voucher" check (Figure 5).


PAYEE'S ENDORSEMENT HEREON SHALL CONSTITUTE A RECEIPT IN FULL FOR ⅌ SHOWN BELOW.

DATE		DESCRIPTION	AMOUNT	
Nov	3	Mdse	123	60
	27	"	260	80
			384	40

THIS VOUCHER CHECK IS IN PAYMENT OF THE ABOVE ⅌

Howard Strong & Co.
66-68 Beaver Street.

No. 7642

PAY TO THE ORDER OF NEW YORK, Dec. 18, 1922

Richard W. West & Co. $384.40

Three Hundred Eighty-four and 40/100 — DOLLARS

To The Union Bank
MAIDEN LANE BRANCH
New York.

Howard Strong & Co

FIGURE 5. Voucher Check

As a matter of law a creditor must apply a remittance as the debtor directs. The statement, or memorandum, on the left end of the foregoing check shows that the remitter, Howard Strong and Company, intended the remittance to pay Richard W. West and Company's invoices of November 3 and 27. If this statement were on the back of the check, the payee's indorsement would appear directly underneath it. It would then be less easy for him to plead ignorance of the remitter's intent. Much more elaborate forms are sometimes used, but the one illustrated and similar simple forms are growing in favor with business men.

Certified Check.—A personal check stands for nothing more than the drawer's personal credit. Not infrequently people draw a check on a bank in which they have no money or for an amount in excess of the balance standing to their credit. But a check imposes upon the drawee bank no obligation to pay it, unless the drawer has on deposit a sufficient sum of money. When, therefore, the drawer of a check is unknown to the payee, or when other circumstances justify it, the drawer may have the bank certify that the check is good. This the bank does by stamping across the face of the check the word "Certified" or "Good, when properly Indorsed," or an equivalent statement, to which the bank's paying teller or cashier adds his signature.

The bank's certification shows that the check is genuine and that the person who has written it has on deposit in the bank sufficient money to cover the sum for which it is drawn. The credit of the bank is thereby added to the credit of the person who drew the check. Figure 6 is a form of certified check:

FIGURE 6. Certified Check

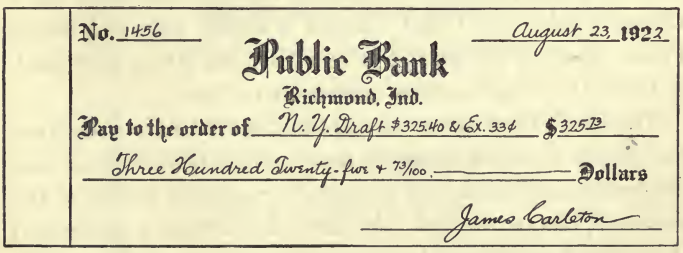
Collection Charges.—If a check were always acceptable to the creditor in payment of a debt, there would be little

need of any other form of exchange for those who have bank accounts. But a check must be presented for payment to the bank upon which it is drawn, and if the payee's bank makes a charge for collection, such charge will of course have to be met by the payee and will ultimately fall upon the remitter. And because the remitter cannot easily make provision in advance for a possible collection charge on his check, the use of personal checks for remittances to points that are remote from the bank upon which the checks are drawn frequently causes the receiver inconvenience, delay, and loss. When there is a collection charge on a check and no provision has been made for it by the remitter, the receiver may return the check or charge the remitter's account with the cost of collection, or he may stand the cost of collection and reimburse himself in some other way.

Bank Drafts—New York, Chicago, and St. Louis Exchange.—Because a check on a bank in a small city or village is usually accepted at its face value only by the bank on which it is drawn or by banks in the same neighborhood, business firms with customers in distant places carry on their invoices a printed statement, such as, "Payable in New York Funds," "Payable only in New York, Chicago, or St. Louis Exchange," or the like. Such a statement on an invoice gives notice to the customer to whom it is sent that his remittance should be made in the form of a check or draft on a bank in one of the places mentioned. Ordinarily any bank draft or check will be accepted at par, that is, without a collection charge, only within the zone in which the bank drawn on is located. A small bank's depositors usually reside in the immediate vicinity, while many large banks in New York and Chicago have "correspondents,"

that is, depositors, throughout the United States. Every "country bank" in the United States, for example, has an account with some New York bank and the New York drafts received by it are forwarded to its New York correspondent for credit. The credit it thereby maintains in New York it uses to meet the drafts on New York with which, from time to time, it is called upon to supply its customers. In other words, banks buy and sell New York exchange, just as grocers buy and sell sugar. The supply of such exchange is furnished by the people who receive remittances in the form of drafts or checks on New York. The market consists of the demand for New York exchange on the part of those who have remittances to make to other parts of the United States where New York exchange is the most or the only acceptable form. When, therefore, a personal check is not desirable as a means of remittance, because of the collection charge that may be made upon it by the receiver's bank, the remitter may obtain New York exchange, or its equivalent, at his own bank.

If, for illustration, James Carleton, of Richmond, Indiana, wishes to make a remittance to Henry Wilson, of Freehold, New Jersey, of $325.40, Carleton might write the following check (Figure 7):


No. 1456 August 23 1922

Public Bank
Richmond, Ind.

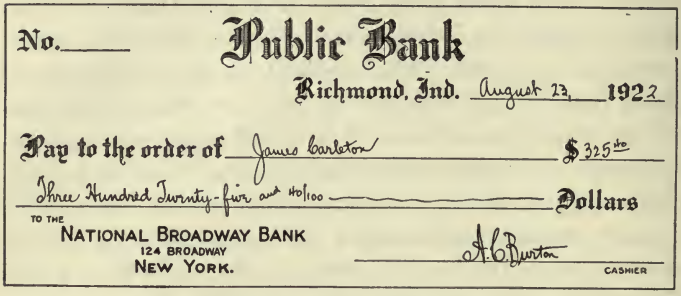
Pay to the order of N. Y. Draft $325.40 & Ex. 33¢ $325.73

Three Hundred Twenty-five + 73/100 Dollars

James Carleton

FIGURE 7. Personal Check for New York Draft

Upon receipt of this check the Public Bank would give Carleton a draft reading as follows (Figure 8):


No. _____

Public Bank

Richmond, Ind. August 23, 1922

Pay to the order of James Carleton $325.40

Three Hundred Twenty-five and 40/100 Dollars

TO THE
NATIONAL BROADWAY BANK
124 BROADWAY
NEW YORK.

A. C. Burton
CASHIER

FIGURE 8. New York Draft

The Public Bank, through its cashier, A. C. Burton, asks the National Broadway Bank of New York to pay the amount stated "*to the order of* James Carleton." These words make the draft payable to Carleton or to anyone to whom Carleton may order the amount paid. Since this draft is to be remitted to Henry Wilson for his use, Carleton would write on the back of the left end, "Pay to the order of Henry Wilson, James Carleton," and send it through the mail to Wilson.

Let us assume that the foregoing New York draft reaches the bank upon which it is drawn through the New York Clearing House and that when it is finally returned to the Public Bank of Richmond by the National Broadway Bank it bears the indorsements shown on p. 255.

The draft thus indorsed will have served as a substitute for money in seven separate and distinct transactions, and on its face and back will be found a complete record of the service it has performed. At the Public Bank of Richmond it is placed on file and becomes available, therefore, to that

Pay to the order of
Henry Wilson
James Carleton

PAY TO THE ORDER OF
First National Bank
OF FREEHOLD
HENRY WILSON

Pay Any Bank, Banker or Trust Co.
ALL PRIOR INDORSEMENTS GUARANTEED
AUG 26 1922
THE FIRST NATIONAL BANK OF FREEHOLD, N. J.
B. A. FLOOD, Cashier

Pay to ANY BANK OR TRUST COMPANY
Prior Indorsements Guaranteed
AUG 28 1922
PENN NATIONAL BANK
R. B. RUTH, CASHIER

RECEIVED PAYMENT
Through the New York Clearing House
AUG 30 1922
INDORSEMENTS GUARANTEED
NATIONAL BANK OF COMMERCE IN N. Y.
W. C. DUMONT, Cashier

bank's customer, James Carleton, in case he has occasion at any time to prove that on August 23, 1922, he remitted to Henry Wilson $325.40 and that Wilson received the money.

Bill of Exchange.—Bank drafts intended for payment in foreign countries are written in duplicate or triplicate, because of the delay and inconvenience that would result from miscarriage or loss in crossing the ocean. The original

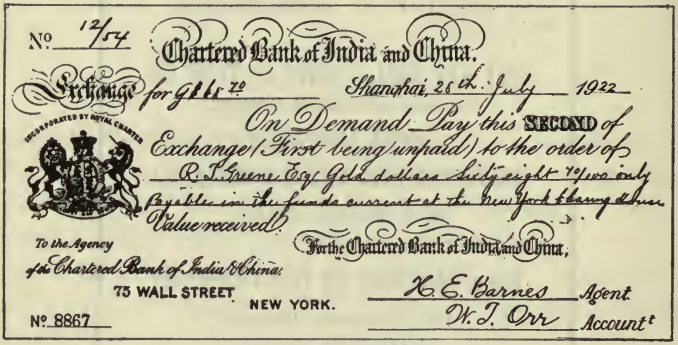
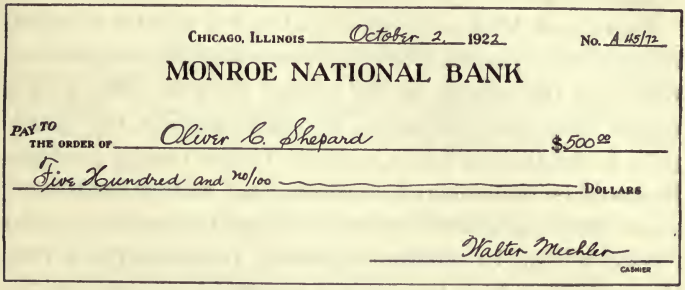


FIGURE 9. Bill of Exchange

is sent first and the duplicate follows by a later mail. They are invariably drawn with the proviso that the payment of any one of them renders the others invalid. Such drafts are usually called "bills of exchange." Figure 9 illustrates a bill drawn in Shanghai on New York.

Cashier's Check.—When a bank is asked for a draft on its own city, it will naturally draw a draft not upon another bank but upon itself. When the same bank is both drawer and drawee of a draft, the draft is usually signed by the

bank's cashier, and it is then referred to as a "cashier's check." Figure 10 is an illustration of a cashier's check.


CHICAGO, ILLINOIS October 2, 1922 No. A 115/72

MONROE NATIONAL BANK

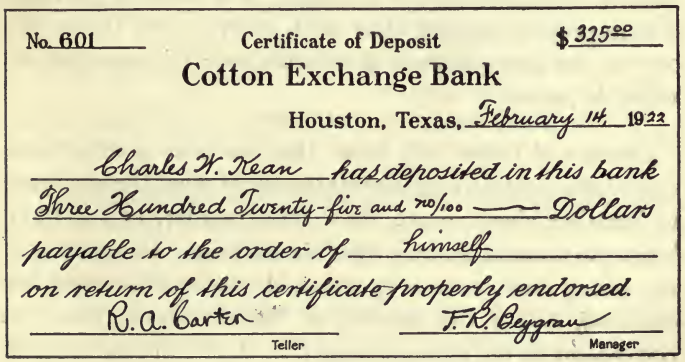
PAY TO THE ORDER OF Oliver C. Shepard $500.00

Five Hundred and no/100 DOLLARS

Walter Meckler
CASHIER

FIGURE 10. Cashier's Check

Certificate of Deposit.—A certificate of deposit (Figure 11) is a receipt that banks issue upon request to cover the amount standing to a depositor's credit in an account


No. 601 Certificate of Deposit $325.00

Cotton Exchange Bank

Houston, Texas, February 14, 1922

Charles W. Kean has deposited in this bank

Three Hundred Twenty-five and no/100 Dollars

payable to the order of himself

on return of this certificate properly endorsed.

R. A. Carter
Teller

F. R. Bryan
Manager

FIGURE 11. Certificate of Deposit

against which he does not intend to draw checks. In reality it is a form of demand note. It may be transferred by indorsement, like any other negotiable instrument, it often

bears interest, and it may, of course, be used as a means of exchange.

Registered Mail.—A registered letter is a letter of which the post office keeps a record and insures the delivery and for which, at the request of the sender, the post office gets a receipt from the addressee. For these services the sender pays a registration fee in addition to the regular postage. It should be remembered, however, that neither the receipt given when the letter is accepted by the post office, nor the receipt returned from the addressee, furnishes proof that the person to whom the letter is addressed has received the remittance supposed to have been enclosed. The insurance of registered letters is limited in amount. Such a letter is rarely lost, but when it is the post office pays an amount not to exceed $50. This form of remittance may be used for sending small amounts of currency. For business purposes it is impracticable and little used, except when the sender desires the post office to give extra care to important or valuable papers.

Content of Letter.—A letter that contains a remittance should also contain a precise statement of what the enclosure is (whether check, draft, note, money-order, or the like), what the amount is, and what its purpose. In this way if the wrong remittance is enclosed, the error will be quickly detected, and if the amount of the remittance does not correspond to the amount named in the letter, the receiver can without delay inquire into the cause of the discrepancy.

Exercises

1. Define a postal money-order; an express money-order, a check, a draft, a Chicago draft, a bill of exchange, a voucher check, a certi-

fied check, a certificate of deposit, a cashier's check. Give the circumstances under which each would be used in making a remittance.

2. What is an indorsement? What purpose does an indorsement serve?

3. Assume that you have an account with your local bank and wish to pay P. O. Roberts, who lives in your neighborhood, $465.56 by check. Write the required check and enclose it in a brief letter of remittance. What three things should a letter enclosing a remittance contain?

4. With reference to question 3, assume that P. O. Roberts deposits your check in the Third National Bank of the city in which you live and that the Third National Bank then returns it to your bank, the Central Trust Co., which finally returns the check to you. Show what indorsements should appear on the check when you receive it.

5. You hold the following checks and drafts which you wish to deposit in the Central Trust Co. of your city:

Drawer	Payee	Drawee	Amount
F. L. Dennis & Co.	Yourself	Farmers National, Houston	$312.60
Whiting & Son	G. W. Parks	Central Trust Co. (your city)	96.25
Oliver Curtis & Co.	Yourself	Southern National, St. Louis	189.00

Write these papers, show the indorsements, and mail them to your bank for deposit to your credit. Write the communication required to accompany this remittance. Fold and enclose the remittance in a properly addressed envelope.

6. John W. Halsey holds your 60-day interest-bearing note for $450 which falls due four days hence. His address is 1456 Dana Avenue, Cincinnati, Ohio. Using such form of exchange as would be acceptable to your creditor, send him a remittance for the amount of your indebtedness. Write and properly address the required letter.

7. What is a certified check? For what purpose is a check certified? What form of certification is usually employed?

8. Write a letter to the Seaman Manufacturing Co., 54 Vernon Avenue, Long Island City, New York, ordering the following: 1 doz. #2418 C & H Hooks BV10 @ $3.68 a gross; 1/12 doz. #4251 mortise bolts @ $18.56 a gross; 3 only #456 brass bolts @ 5c. each. Enclose a postal money-order for the amount of the purchase and ask your correspondent to ship the goods by parcel post.

9. Herbert Wright & Co. purchased a car load of lumber of the West Virginia Lumber Co., 318 River St., Wheeling, West Va. The car number was 345679. The amount of the invoice was $435.76, less freight, $89.72, which the consignee paid, and less 3% discount. The date of the invoice was the 23d of the preceding month of the current year. Herbert Wright & Co. sent their check today for one-half the amount due and their two-months' interest-bearing note for the balance. Write for Herbert Wright & Co. the check on your local bank and make the note payable there. Fold the remittance in a carefully written letter and enclose in a properly addressed envelope.

10. Assume that the note mentioned in the preceding exercise has fallen due. Buy a Chicago draft from your local bank and remit the amount due. Supply all of the necessary details and write all of the papers involved. To whom should the Chicago draft be made payable? What indorsement should appear on the back of this draft?

11. The Northern National Bank, of Eau Claire, Wisconsin, holds your demand note for $2,050, interest payable quarterly in advance. Assume that the interest falls due three days from the current date and that you are making a remittance of $500 to apply in part payment of the note and three months' interest on the balance remaining unpaid. Use such form of exchange as would be acceptable to the Eau Claire bank. Write the letter of remittance and the required exchange, supplying all details.

12. The regular subscription price of *Better Housekeeping*, a monthly magazine, is $1.50 a year. Last month this magazine published an offer of one renewal subscription and three new subscriptions for the price of three new subscriptions, $4.50. Assume that you have secured new subscriptions to this magazine from Mary Hunter, Mrs. S. J. Call, and Mrs. R. F. Strange, all living in your neighborhood. Assume also that your subscription to this magazine

expires with the current number. Write a letter to *Better Housekeeping*, 345 Fourth Ave., New York, enclose a postal money-order for $4.50, the amount which you have collected from the three new subscribers, and explain the purpose of the enclosure. Supply your own and the other addresses and state when you wish to have the subscriptions begin.

13. Write the debtor's check for the following bill:

THE DAIRYMEN'S MILK COMPANY, INC.

Fancy Farm and Dairy Products

Telephone Connections _____ Oct. 31, 19—
(your place)

Mr._____
(your name)

_____
(your address)

Route 12 Account No. 253

57 Quarts Perfect Pasteurized Milk 17c $9.69

Note: It is now an established business principle that a canceled check is a receipt for money paid. After Nov. 1, 19—, we will not return receipted bills unless requested. The same, however, will be kept on file in our office for a reasonable time.

THE DAIRYMEN'S MILK COMPANY, INC

14. You have an account with the Field Department Store. Your purchases for the current month amount to $65.80, but you returned a pair of shoes on the 24th that cost $6.50, for which you hold a returned goods receipt. Write a check for the amount of their bill, less the cost of the shoes returned. Write a letter of remittance and explain briefly the amount of your enclosure.

15. Your employer has asked you to have a letter containing valuable papers registered. Explain in detail what steps you would

take to carry out his instructions so that he will receive the addressee's receipt of the registered parcel. (Note: If the student is not familiar with the procedure called for in this exercise, he should obtain the booklet of postal regulations, which will be supplied by his local post office upon request.)

16. Send your check to Joseph L. Foster, Tax Receiver, Arcade, Wyoming County, New York, for $58.90 in payment of your state, county, and town tax for the current year on plot 16, 45 Main Street, Warsaw, Wyoming County, New York. Enclose a self-addressed stamped envelope for the return of the tax receiver's official receipt.

CHAPTER XX

LETTERS REQUESTING PAYMENT

Collection Letters.—Like all other business letters a collection letter is by implication a sales letter. Except in unusual cases it should be written fully as much with the intention of retaining a customer's patronage as for the purpose of collecting a debt. It should, therefore, look to the future as well as to the present. And to do that it must not give offense. It would not of course be sensible for a business man to spare the feelings of or continue selling to a person or a firm that never pays; but until a debtor has definitely placed himself in the category of the habitual delinquent, he should always be treated by the creditor as a prospective buyer.

The tone and character of a letter requesting payment will vary, then, as the circumstances vary under which it is written. These circumstances will depend upon the policy of the creditor, his supply of capital, the nature of his business, the class to which the debtor belongs, the length of time the debt has been unpaid, and the creditor's past relations with him.

But it should be remembered that the giving of credit and the fixing of the date upon which the bill falls due are matters of contract relations. It is no more a concession or a favor for the debtor to pay his bill on the day it becomes due than it is for the creditor to ship his goods promptly according to the terms upon which they have been sold.

Collection Procedure.—Credit relations between business men are usually placed on a well-defined basis and the method of collection follows a carefully determined procedure. Collection procedure usually begins with the invoice which sets forth in detail the subject matter of the sale and states definitely the terms of payment. If payment is not made on the date stipulated, some reminder is sent to the debtor in the form of a statement bearing stamped upon it "Duplicate," "Overdue," "Please remit," or the like. If such reminders are disregarded some firms proceed immediately with drastic measures. But most firms, after a statement has been submitted two or three times without results, resort to a form letter or, at times, to a personal letter.

Some business men do not write more than one letter, or at the most two, calling the debtor's attention to an overdue account. If these are disregarded, instead of writing still another letter on the subject, they prefer sending a draft through the creditor's bank for collection. Such a draft is often effective, although some debtors do not hesitate to dishonor a draft if they have any valid reason for doing so, and some men refuse to honor a draft under any circumstances, because they feel that it is a reflection upon their integrity.

On the other hand, the customers of a retail business are, in many cases, people who do not keep careful records and, for various other reasons, do not have so constantly brought home to them the importance of their credit standing as the business man has. There is, moreover, in the retail trade, no definite time limit beyond which the debtor may not let his account remain unsettled. Hence an inflexible policy cannot be successfully followed in the collection of retailers' accounts, for undue and untimely pressure will often cause

customers to transfer their patronage to rival firms. There is, however, one thing that a creditor should not do: He should never delay sending notices on definite dates; he should never get the reputation of being careless or irregular in the collection of his debts. If he becomes known as inexact or easy-going in this matter, the difficulties that attend his efforts to collect outstanding accounts will be greatly increased. Statements should in every case arrive when a bill falls due.

Classes of Debtors.—Debtors to whom collection letters are most frequently written may be divided, roughly, into four classes:

1. Those whose credit is of such a doubtful nature that a judgment obtained through the courts would, in all probability, be worthless.
2. Those who are slow but sure pay. Their delay is more a habit of mind than of conscious intent, and among them will often be found a business man's best and steadiest customers.
3. Those who, having but little capital, purposely put off settling in order to use their funds for some other undertaking.
4. Those of honest intention and sound business sense who, for reasons beyond their control, have met with misfortune and are unable momentarily or permanently to meet their obligations.

In addition there are, of course, those who do not pay promptly because they are dissatisfied with the goods or services they have bought from the creditor. Cases arise, however, in which the debtor believes that there has been

an error in filling his order, or that the creditor has, because of misrepresentation or otherwise, failed to fulfil his part of the contract, and these call for adjustment letters rather than collection letters.

It should be the first business of the creditor to determine into which of the foregoing classes his delinquent debtor falls, because the various combinations of the various classes of debtors determine in large measure the tone of a collection letter.

The Proper Attitude for the Collector.—It is not easy to write a good collection letter. In spite of all the skill a writer may possess, a personal letter, no matter how guarded and polite, may give offense. Many business men for this reason use a courteously printed form as a reminder to customers that their accounts are overdue, as such a form does not have the directness or the pointedness that a personal letter would have. There are, however, those who believe that printed or process letters should not be used in making collections, because the use of them may give the impression that many of the firm's customers are delinquent—an inference that should be avoided.

The form letter implies that the firm sending it has adopted a uniform policy of notifying its customers, at certain intervals, of the exact status of a debt. A cumulative effect may be given to these notices when necessary by making them progressively more urgent in tone. If the debtor makes no response to these, a follow-up series of collection letters is usually employed. Just what the tone of letters or notices should be only those intimately acquainted with the merits of each individual case can decide. A good collector will always take a friendly interest in the

business of his company's customers, and he will take into account the fact that business conditions often change rapidly and affect different concerns differently. A right attitude toward collections, while firm, will proceed on the understanding that credit is based upon mutual confidence and that it is a kind of co-operative expectation; and a good collector will always keep in mind that one delinquent concern driven into bankruptcy will frequently pull down others with it, some of these others perhaps being good customers whose failure, in the end, will do the creditor more harm than any momentary loss he might have suffered from delayed payment in the first instance.

Convincing Reasons for Collection Letters.—The following letter puts before a debtor the fundamental reasons why bills should be paid promptly and why any delay in remitting is unfair to the creditor and does him serious harm.

Dear Sir:

You ask for an extension of time on your January account, and you know there is nothing we should like so much to do as to satisfy you. But how are we to do it? We want you to judge for yourself. You are a business man and you can readily see what your request really means.

Capital that is idle is not only dead—it decays and contaminates your whole business.

You must feel as we do that a business man's capital ought to be alive. It ought to work without let-up through his stock into his sales, and then in the form of cash back into his stock again. That's what his turnover is. Let anything delay that process and the best business is paralyzed.

To ask a business man to extend the time on which a debt falls due is to ask him to let what he sold you lose part of its value; it is asking him to slow down his turnover; it is asking him to make another reduction in his price.

You will remember that when you bought your last invoice of leather from us, we said we couldn't take another dollar off the price. You realized we had come down to a rock-bottom figure. How can we do more? We think you must realize the justice of our position and we shall expect your remittance very soon.

Very truly yours,

Notice that the creditor avoids any implication that the debtor is unwilling or unable to pay. Notice also that the creditor does not urge any special reason for asking for a remittance. He goes straight to the heart of all credit business. He gives the best reason there is for asking for payment. There are of course many valid reasons of a special kind that may occur. Among them may be mentioned the dissolution of a partnership that makes imperative the conversion of all assets into cash, the consolidation of two or more firms, unusual drains upon a creditor's resources, the adverse condition of the money market, business expansion, strikes, and the like. Such reasons, when valid, give at times force to a request. But it is obviously impossible to have a separate valid reason for writing every collection letter; and specific reasons cannot be repeated. False reasons are not only easily detected, but they defeat the purpose of a collection letter. If the debtor feels that a reason is not convincing, he will also feel that the creditor's need for his money is not urgent. The whole question of collection will be put on a basis of deception, and the debtor will meet the creditor's unscrupulousness with an unscrupulousness of his own. This leads to bickering and haggling about concessions, which is the worst turn that collecting a debt can take.

Various Methods of Appeal.—In writing personal letters requesting payment, in which no mention is made of the

creditor's own affairs, and emphasis is laid by implication upon the justice of the creditor's claim, there are three sentiments common to all humanity to which an appeal may be made. These are honesty, pride, and fear. As a usual thing some business men write two, three, or four letters that appeal to a debtor's honesty or to his sense of fair dealing. If they bring no response, one appealing to his pride may be used; and if that fails, one that will awaken his sense of fear. It should be remembered, however, that a letter of the last-mentioned sort should not be written until that point is reached where the creditor no longer cares to retain the trade of the debtor.

Appealing to the Debtor's Honesty.—The following are examples of how letters appealing to a debtor's honesty may begin.

Dear Mr. Hurd:

Do you not think that our letter of the 12th deserved the courtesy of a prompt reply? The bill to which it called your attention is now thirty days overdue. . . .

My dear Mr. Macdonald:

Our last two letters requesting payment of your September account were written in the hope that we were right in believing that some unforeseen circumstances prevented you from writing. We are still of the opinion that any mail may bring your check for the enclosed account, but the earlier it comes the more appreciated it will be. . . .

Dear Mr. Thomas:

We hesitate to draw your attention to the fact that, through an oversight no doubt, the small balance due us as shown in the enclosed statement remains unpaid.

Our own personal experience has made us realize how easily such balances may be overlooked and we are sure that you yourself have found how expensive it is to carry forward small accounts from month to month on your books. Will you not, therefore, let us have your check today that we may cancel this trifling indebtedness standing against your name on our records?

Dear Mr. Cheston:

May we ask you to send us a check for your outstanding balance of $560 before the 19th. The amount in question was shown on your March statement and it now overlaps our bill for your April purchases. Will it not be more convenient for you, as it will be for us, if you settle last month's account before this month's falls due? . . .

The Intimate Tone.—The strongest of such appeals is perhaps that which is given an intimate and personal tone. To use a letter of this kind the writer must, of course, know the debtor personally.

Dear Mr. Crossman:

Do you think it's a square deal you are giving me?

It is our business—yours and mine—to trust people. By experience we get to know people we can trust. You have shown your confidence in me. Have I ever in any way failed you? And I have had great confidence in you. I know you are a man in whom everyone has confidence.

But the head of our collection department says that you not only haven't paid for the goods you ordered last June, but that you take no notice of his letters. Now, he naturally wants to know how I came to recommend such a man. I have told him that you are all right—that I know you are all right and that I have entire confidence in your willingness and ability to pay.

If the credit department blackballs you on the credit list that goes to all our friends in the trade, it won't do your business any good, and I am going to get the backlash of it too.

You don't want to put yourself or put me in an angle of that kind. I am sure you don't.

Pin your check to this—for half the amount if you cannot spare it all today—and send it back to me. I will make it straight with the credit department.

Very truly yours,

Retaining the Debtor's Patronage.—Emphasis may be given to the creditor's desire to continue the pleasant relations that have existed with the debtor by mentioning in the collection letter new consignments of attractive goods or new opportunities, such as premiums that the creditor feels may interest his debtor. The following is a letter of this description:

Gentlemen:

You must have often noticed how much regular settlements do toward making incoming orders equally regular.

There is a warm satisfaction in dealing with a firm whose account we make it a practice of settling on the day it falls due. We naturally assume we may expect that firm to treat us as a privileged customer.

But an overdue account makes the debtor uneasy. It tempts him to go elsewhere for his supplies. It turns a regular customer into an occasional customer.

For our part we have tried to give all your orders careful attention, and we believe you have found our goods superior in quality and our prices comparatively low. We have missed your orders during the last two months and we naturally assume that your unsettled account is the cause. Isn't it worth while to remove the imaginary obstacle by sending us a check today?

We have just received a particularly fine grade of Washington Perfectos. Let us send you a car load @ $28.50 and date the invoice November 1.

Yours very truly,

Appealing to the Debtor's Pride.—The following are examples of letters that appeal to the debtor's pride.

Dear Mr. Whitehouse:

We are disappointed that you have not yet replied to our last letter. Your record for prompt settlement with us has hitherto been excellent, and we are confident that you will at least explain to us why our December bill is now a month and a half overdue.

Dear Mrs. Townes:

The credit we extended to you we were glad to give on account of the prominent place you occupy in Richmond, not only socially but financially. But, for reasons that must be unusual, our August and September bills remain unpaid.

My dear Mr. Douglas:

We have had the common experience of all business men. Our credit standing is our most valuable asset. It makes us welcome wherever we want to trade. We feel that it would be a calamity if our business freedom were to be restricted by a loss of confidence in our ability to pay promptly. You have without doubt the same attitude toward your credit standing. So at least we have been led to infer from the scrupulous way you have in the past settled your accounts with us. . . .

Arousing the Debtor's Fear.—The letters following are such as would arouse the debtor's fear.

Dear Sir:

We must have your reply to this letter before Saturday, the fifteenth. If it does not arrive we shall have to put, much against our inclination, the facts of this case in the hands of our attorneys.

We have made it a practice to be extremely lenient with customers whose bills are overdue, and we do not think that you will deny that, with regard to the enclosed account, we have had more than usual patience. But, once the matter is in the hands of our

attorneys for collection, we shall push it to a conclusion with the utmost vigor.

Dear Sir:

You will receive today definite notification from our lawyers of the steps they intend to take to collect your indebtedness to us. Notwithstanding your neglect of our repeated requests for payment of your account, we regret the unpleasant publicity, loss of credit, and unnecessary expense that our action will cause you; but there seems to be no other alternative. A word of explanation, even at the end of last week, might have prevented this unpleasantness. It is now, we fear, too late.

Persuasion vs. Force.—The better class of collection agencies today are as anxious to preserve a debtor's standing as they are to collect a debt. This does not mean that they are irresolute in action, or that their methods consider primarily the convenience of the debtor. Their business is to get the money in question, but they now try to do so more by persuasion than by force. They try to avoid irritating the debtor or hurting his business.

The Law and Collections.—Legal action in collecting debts is expensive, and frequently slow and complicated, and it should only be used as a last resource. Lawyers are not by temperament or training good collectors. Their attitude is generally simple: Their clients have a just claim; the law provides a means of coercing the debtor into settling that claim. They know the possibilities of the law, and they naturally feel that it is their business to take advantage of the protection that law provides for the creditor and in so doing to bring as great pressure as possible to bear on the delinquent.

The law also protects the debtor. Language should never

be used in writing to him that might be construed as defaming his character or reflecting seriously upon his conduct. Nor will the law countenance any attempt to intimidate the debtor by making public in a harmful way the facts connected with his indebtedness.

Postal Regulations.—The postal regulations are particularly strict with regard to any attempts, whether written or printed, to advertise through the use of the mails the assumed or actual condition of a firm's business affairs. "Postal, post, or other cards mailed without wrappers, and all matter bearing upon the outside cover or wrapper any delineation, epithets, terms, or language of a libelous, scurrilous, defamatory, threatening, or dunning character, or calculated by the terms or manner or style of display, and obviously intended to reflect injuriously upon the character or conduct of another" are unmailable.

Exercises

1. The Jacobs Clothing Co. are jobbers in men's clothing. R. E. Danby, 345 Main St., Buffalo, N. Y., a very good customer of the Jacobs Clothing Co., has an unsettled account with the latter that is two months overdue. Two statements have been sent to him. He has usually paid his accounts promptly, but he has no rating in the commercial agencies. Write a letter for the Jacobs Clothing Co. to R. E. Danby, calling his attention to the overdue account and asking for a remittance. Find out if you can why the account has not been paid.

2. Assume that two weeks have elapsed since the letter mentioned in exercise 1 was written and that no reply has been received. Write a second letter to Mr. Danby. Mention the first letter and the previous statements and express your surprise that these communications have not been answered. Make this letter a little more

insistent than the first, and make it appear that you expect an immediate reply, without, however, using the word "immediate."

3. Two weeks more have elapsed and you have had no reply from R. E. Danby, referred to in exercises 1 and 2. Write to him again. Mention the previous communications. Let him know that your letters are at least entitled to the courtesy of a reply. Suggest that he make a part payment and give his note for the balance. Make note of the fact that his usual orders have not appeared and that you regret exceedingly the attitude he has taken.

4. It is now ten days after the last letter to Mr. Danby, referred to in the previous exercises. Write to him again and say that, unless you hear from him before ——— (fix the date one week ahead), you shall draw on him at sight for the amount of his account.

5. As a manufacturer of loose-leaf accounting forms and binding devices, you are in receipt of an order from Frank Baldwin, Vandalia, Ill., which was given to your agent, Mr. J. O. White. You have looked for Mr. Baldwin's rating in the credit reference books and find that he is not rated. Write Mr. Baldwin for the names of three firms with whom he does business on a credit basis and the name of his bank. Word this letter so that it will not give offense. Thank him for the order.

6. Write an answer to the letter mentioned in exercise 5, giving the references called for.

7. Two months ago Peter V. Kirk, whom you have known favorably several years, asked you for a loan of $25. You told him that you would be glad to accommodate him if he would return the loan at the end of the month, and he assured you that he wouldn't need the amount for a longer period. He has not paid the loan. Write him a gentle reminder of the circumstances. Assume that you have pressing need of the money.

8. With reference to exercise 7, another month has passed and you have not yet heard from Peter V. Kirk, although you have seen him several times in company with other people. He was usually cordial and seemed very prosperous. He apparently has the respect and confidence of your acquaintances. Write a second request that will appeal to his pride.

9. Four months ago as the traveling salesman of the Dunlap Shoe Company, St. Louis, Mo., you took an order of R. F. O'Con-

nell, Alton, Ill., on the usual terms of 2/10 net 30 days. When the order was received the firm's credit man was inclined to refuse credit, as he had insufficient knowledge of Mr. O'Connell's credit standing. You had made personal inquiries, however, in Alton about Mr. O'Connell, and your credit man approved the order largely on your representations. The credit department has now informed you that Mr. O'Connell has not paid the bill, amounting to $178.65, and that he has entirely ignored several of the firm's communications concerning the overdue account. Write Mr. O'Connell a personal letter that will appeal to his honesty. Recall the circumstances and ask him for a prompt remittance.

10. Gordon L. Philips, a successful business man, has lived in your house at 148 James Street during the past three years. Mr. Philips drives an expensive automobile and supports his family in the best circumstances, but he is habitually slow in paying his rent. He is now three months in arrears. You asked for a remittance a month ago, but he did not reply. The lease calls for payment monthly in advance, and the amount now due is $300. Write a firm but courteous request for immediate settlement. Remind him of his habitual tardiness and insist upon compliance with the terms of the lease.

11. Farman & Fuller, 100 Capitol Square, Harrisburg, Pa., are customers of a firm with whom you are employed. During a period of four years their purchases averaged $1,700 annually, and they paid promptly. During the past year, however, they have bought goods amounting to only $700, and their account of $313.50 is now nearly three months overdue. The last time your salesman called on them they gave him the impression that your last shipments were not entirely satisfactory, but they did not specify in what respect the goods were inferior. Write Farman & Fuller a letter. Take up the whole question of your business relations with them. The purpose of this letter is to find out what their grievance is, if they have any; to collect their account; and to retain their patronage.

CHAPTER XXI

SALES LETTERS

Salesmanship in Letters.—A good sales letter should be an example of the principles that govern all good writing. This is true because every business letter is a sales letter in the sense that its object is to create the attitude of mind or preserve the conditions in which present business can be transacted and future business assured. Solicitation of orders, making and answering inquiries, settlement of claims, acknowledgment of orders and payments, letters of application, are all forms of salesmanship. Their purpose is either to secure the patronage of the buyer or to give him such satisfaction that he will buy again. Everyone in business is there to sell, not once but many times, and enduring success will come only to those who use frank and open methods.

Arousing Interest.—The primary object of a sales letter is to arouse interest in something. The first sentence should therefore arrest the reader's attention and, whenever it is possible, direct it to the object that the letter offers for sale. It should generally be short and strike in a vibrant manner the keynote of the whole announcement. It should be positive and concrete, and present in terms of action, vigorous thought, or moving reflection the state of mind that the writer seeks to induce. The openings of the following letters illustrate this point.

Dear Boy:

You want to make money. You need some of the prizes shown here. Money and prizes!—we will help you to get both.

From your neighborhood we have received the names of several boys who would be popular as young salesmen for the *Sunday Courier*.

You are the boy we have selected for the position.

Gentlemen:

Be sure of the lath and the stucco will take care of itself. Stucco construction is just as permanent as the base on which it is laid. "Fireproof"-expanded metal lath clinches every inch of plaster. This is only one reason why you should specify "Fireproof" for your new house.

Openings of this kind should not be slavishly imitated. The rule we have given about the first sentence is by no means invariable, and a skilful writer might compose a letter in which the last thing mentioned would be the subject of the message. But he would undoubtedly begin in such an interesting way that the reader could hardly avoid reading farther. The following are some examples of such openings.

Dear Sir:

With a blast and a roar the huge shell hurtles seaward, while the giant gun, operated by a noiseless motor, sinks silently down to receive a new charge.

One hundred and fifty T. & G. Motors are serving Uncle Sam on his 10-inch disappearing guns in various coast defenses.

Gentlemen:

A million eyes watch your factory day and night. You can sleep in peace. Your watchman never leaves his post. Every link of steel wire fence is an eye that never closes. It is unclimbable, indestructible, a wall of woven steel around every foot of your

factory all the time. It is a hundred watchmen in one who never tire and who never fail to register.

Beginning with a Story.—Some have tried beginning a letter with a story. But let it be remembered that the story must be a good story and *new*. More than that—and what is much more difficult—it must lead up to the subject of the communication in a natural and intelligible way. The communication should grow out of the story or be contrasted with it. In other words the story must have a point and that point a direct application to the goods or services in question. The following illustrates how this may be done in an admirable and telling way:

Gentlemen:

The mouse was hungry. He ran about quietly—a tiny insignificant thing—incredibly deadly. For he came upon a hard black insulated wire—nibbled a little—was frightened by the hissing flash —and scampered away.

Three hours later a $20,000 house and its costly contents were a smouldering mass of ruins.

For your peace of mind build throughout of Hubbard hollow tile. It is vermin-proof, weather-proof, temperature-proof, and fireproof. Its air blankets keep a house cooler in summer and warmer in winter. The builders of the greatest skyscrapers use the Hubbard hollow tiles, not for safety alone, but for economy too.

Lifeless Phrases.—Hackneyed phrases annihilate interest whether they are old and trite or new and done to death. The following is an example:

To whom it may concern:

The above Company, having been established in the year 1862, calls your attention to the fact that they have been giving the public the highest class service in their line for fifty years.

This year, having increased our plant, also our help, we are now in a position to deliver orders promptly, do tile or brick work at the lowest possible prices, no matter how large, at very short notice.

Trusting to be favored with your future business, and thanking you in advance, we remain,

Very respectfully yours,

There is reason to believe that the use of such turns of phrase comes frequently from the fact that the writer has really nothing sincere to say about his goods. He can as a result only pick up the dead sticks of language. His letter is a patchwork of meaningless words. He has no real interest in the buyer's patronage beyond the moment; he either does not deal in things of a quality that he can sincerely recommend or has no adequate knowledge of such things. Everything that he says has a note of falseness in it. The following are other examples:

Gentlemen:

I beg to call your attention to the fact that I manufacture studio window-shade cloth, which is beyond doubt the best and finest material made for the purpose.

With years of experience and up-to-date facilities, and with the best workmanship, and with the best quality of cloth, I sell at the lowest prices obtainable.

If there is any work that you would like to have done, kindly fill out the enclosed postal and mail, upon receipt, prompt attention will be given.

Thanking you in advance for your kind favors and hoping to hear from you soon, I am,

Very truly yours,

Dear Sir:

We have learned that you are contemplating the purchase of a piano in the near future and beg to call your attention to the "Beckwith," which is rapidly becoming a great favorite in musical circles.

It impresses the buyer to such an extent, that in going around looking for pianos, they find themselves coming back to the "Beckwith" because the "Beckwith" has touched a spot that other pianos have not reached. We have spent a good deal of time and money to perfect our pianos and our success is phenomenal.

Hoping to have the pleasure of your call at an early date, we are,

Very truly yours,

Goods Must Have Real Merit.—Not infrequently the writer of such a letter still further weakens his own case by attempting to belittle or discredit his competitors. Attempts of this kind invariably reflect, not upon his competitors, but upon his own probity and judgment.

The surest way to write convincingly about a thing is to put your whole self into it, because you know that it is worth while and because you can sincerely recommend it. The most perfect sales organization cannot succeed if the product or goods it attempts to place on the market have no real merit.

Misrepresentation.—Exaggeration has characterized the sales letter in the past, but in the modern world exaggeration and bombastic language are out of place, as well as misrepresentation and suppression of details which, if expressed, would change the whole nature of the offer. Money cannot be more quickly or more hopelessly wasted than by spending it on untruthful advertising, especially in sales letters. Today it is difficult and foolish to attempt to deceive the public; tomorrow it will be suicidal. Superlative has been piled on superlative, until now a simple statement has more force than the most highly colored adjectives.

Exaggeration vs. Simplicity.—It should especially be borne in mind that a description that will seize the imagination can rarely be achieved by the use of adjectives. Which of the following statements concerning the quality of two automobiles carries with it conviction?

No other car, in all the world's records, has done what this car has done. This is not merely a new model, it is an epoch-making achievement. The rumor of its quality has kept the motor world on edge for months. But the wildest rumor was tame compared with what it really is. The Fifty-five is a revolution. It is the crowned monarch of motors. It is the transcendent car.

or:

This car has been carefully and conscientiously made. It is convenient. The doors of the coupé model open readily from within or without. Adjustable windows provide for ventilation. The driver and passengers have clear vision on all sides. The consumption of gasoline is unusually low.

An imaginative use of adjectives may at times be telling, but the verb and the noun are the parts of speech that, when properly used, leave the deepest impression on the mind. Make your references concrete. It is more vivid to say: "The Colton Clamp grips a rope like a band of steel," than to say, "The Colton Clamp is marvelously flexible, uncannily certain and positive in its action."

There are of course certain people to whom inflated and exaggerated language appeals. But most people know that as a rule the smaller and more recent a business undertaking, the greater are the claims that are put forth; while the older and more solidly established a house is, the less emphatic its claim needs to be—the name stands for so much that striking statements about the firm's goods are unnecessary.

Truthfulness in Advertising.—"Truthfulness in advertising"—that is now the watchword of all good business. Only character counts in men and goods. And since what the public is increasingly desirous of finding is not "bargains," but service, solidity, and durability, immense sums are being spent in an effort to prove not only that the quality of certain goods is excellent, but that high ideals of thoroughness and rectitude preside over their manufacture.

The public wants reliable goods; it wants to buy goods of a quality that is rigorously maintained and, when possible, improved. The public's confidence in the ideals that preside over the manufacture of a given product or in the well-known fair dealing and honesty of a given business house, whether retail or wholesale, will be therefore the first thing that a business man will try to secure. He will want to obtain the "goodwill" of his customers. Goodwill is an intangible thing, but to the merchant who desires success and the respect of his fellow-men it is by far the most valuable of assets.

Making the Public Understand.—This effort to make the public understand the aims of a business, its conquest of difficulties, its organization, its possibilities, and expansion is illustrated by the sales letters, the catalogues, the advertisements of certain utility companies. They have taken the man in the street into their confidence and to a certain degree explained to him the intricacies of their undertakings in the belief that, when he understands the inner workings of their organization, he will be a more intelligent customer. Such a policy is illustrated by the following advertisement which is practically an open sales letter.

THE VISION OF THE BLIND

"Thousands at his bidding speed,
And post o'er land and ocean without rest;
They also serve who only stand and wait."

Was the spirit of prophecy upon John Milton when, more than two hundred and fifty years ago, he dictated those words to his daughter?

Did the "blind poet" have a vision of the millions of telephone messages speeding instantly over hundreds and thousands of miles of wire spanning the continent?

"They also serve who only stand and wait." The telephone is your servant even while it "only stands and waits." The whole system is always prepared and ready for your instant command.

Every wire and switchboard and telephone instrument is kept alive and responsive by an army of telephone workers.

Each one has his special part to do and, because he does it faithfully, countless messages speed throughout the length and breadth of the land at every minute of the day and night.

Creating a Demand.—Advertising that looks to the future is a product of the age. It aims at educating the public to expect certain things of the manufacturer himself as well as of the manufactured product. Through it the former assumes voluntarily a responsibility for the character of his goods. He creates a continuous demand upon the basis of which better service can be given.

This type of publicity is part of the process of building up a reputation for excellence that will make it possible to lay the foundation of future business on broad lines. It protects the retail merchant as well as the buyer, and it accounts for the widespread growth of certain "brands" of goods that are now firmly established in public favor.

These brands are an implied guaranty. One buys them

with the knowledge that any defect or irregularity in the material or the workmanship will be made good by the maker. Retail dealers also pursue similar methods in making the policy of their business known to their past or prospective customers.

The following is the beginning of a letter the candor of which begets confidence:

We want the housewife to see under what conditions Peerless Preserves are made. We invite her to come and examine our factory. A personal inspection of the Peerless Plant and repeated examinations of our products will convince her that the Peerless label is a guaranty of all that is desirable in food products.

Firms conducting such a business use the sales letter for a special purpose from which immediate results are not expected. For them it is an advertisement pure and simple. At small cost it makes known to strangers the name of the firm or the product in such a way that the name becomes part of the subconscious memory of many people. The letter is written in the hope that, if anyone of the thousands of people to whom it is addressed ever needs goods of the kind in question, the name of the house that has written the letter will be the first to occur to him. In other words, such sales letters are written with the expectation of a want arising in the future that the advertised product may supply.

Sincerity in Sales Letters.—Apart from the special use just mentioned, the wise merchant or manufacturer will use the sales letter with discrimination, realizing that it may have a sincerity as well as a function of its own. He will also know that a sales letter that succeeds does so for the same reasons that make good circulars and good advertise-

ments profitable business investments. It will have an intrinsic merit that no perfection in its external appearance can in any way supply. And if it is to bring lasting results it will be candidly what it appears to be. In nothing will it suggest the impostor. Its simplicity and directness will be convincing, and the nature of the proposal that the letter contains will be as frank as its external form. Far-sighted business men are more and more living up to this standard. Nothing is commoner now than the free examination offer, specimen, or sample, the thirty days' trial offer, or the offer to refund the money paid, if the thing or service sold does not prove satisfactory to the buyer.

Like all other business letters, a sales letter should be written with care. It should not, however, betray any effort that has been made in writing it. A too obviously studied manner will frequently destroy the effect of a sales letter. It will make it stiff and wearisome. And on the other hand the beginner should remember that a flippant form of wording may be quite as studied as a more conservative style. And a studied flippancy ends in being a tiresome affectation. The same criticism holds true of letters with a "punch" or a "snap," which almost invariably convey an impression of calculated effect that savors too much of the theatrical, and therefore of the unreal, to be profoundly convincing. For this reason the following letter fails in effect—the language is exaggeratedly buoyant:

Come brother—wake up—sniff the air and you will find that the thrilling breath of spring is already here.

Look about you. Sense the newness—the freshness of it all. See how the laggard step of the crowd has quickened into a full swinging stride.

See those cars "break" at the traffic officer's whistle. Watch them

come down three or four abreast at the "getaway." Hear the shrill merry note of the sirens.

This means Spring. This means the "open season." This means touring at its best.

Surely you are not going to be "left behind" this year when all the world is hiking far afield.

Perhaps you already know it—but what you need is a big, handsome, sturdy Haight "Five-fifty-five."

The more the mere art and theory of sales letters has been elaborated, the more the defect of insincerity has become apparent. The easiest way to tell a sales letter now is by its style and, as we have said, the surest way to make it in the long run a valuable adjunct to business success is by making it absolutely sincere.

Winning the Conservative Buyer.—It is not only legitimate to show wherein the virtue of a product offered for sale exists, it is the first duty of a good salesman. Many people are conservative. They do not easily change their habits of thought or action. Old-fashioned things are "good enough" for them. If they had been left to themselves, many dairymen would be still skimming cream in pans. The salesman is a demonstrator. His confidence in the utility of the mechanical cream-separator has made older methods obsolete, and much time and labor have thereby been spared the farmer.

The perseverance of an older generation of salesmen who realized the immense possibilities of the typewriter has now made the business letter written by hand a comparative rarity, and the same perseverance has brought countless other labor-saving devices into general use.

The following letter is an attempt to break down prejudice and overcome an unreflecting conservatism:

Gentlemen:

Changing your "drives" from leather belts to silent chains saves 20% in power by eliminating slip and excessive journal friction.

Working conditions are improved. Cumbersome power-consuming line shafts and hangers are gone. The ceiling is clear. Nothing interferes with the diffusion of light. You can see in your factory when it is silent chain driven. Silent chains are as flexible as a belt, positive as a gear, more efficient than either.

The "Talking Point."—Everything that has a real value and will appeal to the buyer has value for a special, perhaps for a unique reason. It has a "talking point." Seize that. Emphasize that. If the machine you have to offer has a special labor-saving device that no other machine of its kind has, point out immediately the merits of that device. Do not claim in a vague way that your product is without rival. Be concrete. If your device saves time, show how it does so. If it saves the user money, show how it does that also. The following are good examples of the effective use of a talking point:

Dear Sir:

It isn't what you put into a cream-separator but what you take out of it that counts.

Never confuse value with price.

Price is what you pay for an article—what you put into it.

Value depends upon the amount and quality of service the article gives you—what you get out of it.

From the standpoint of its greater durability alone the Homestead is the most economical separator; and when you take into consideration its cleaner skimming, easier running, greater capacity and less cost for repairs, the "cheapest" machine is exorbitant when compared with the Homestead.

Dear Sir:

An Otway Roadster can be operated for an amount no greater than you now pay out in street carfares.

The initial low cost of the Otway is self-evident—$650—but the economy of its upkeep is its big feature. It gives more miles of satisfactory service than any other car on the market. Under every conceivable test the Otway is giving its owners an average of 23 miles to the gallon.

Its oil consumption is so low that it becomes a negligible quantity.

Tires? A complete new tire for an Otway costs only $18.75, and Otway owners get well over 6,000 miles out of each set.

If the thing you have to sell saves waste or breakage, make that immediately clear. If your offer is of a special kind, tell at once and clearly what it means and why you can make it.

Likewise if reference is made to the increased output of your factory or to the augmented sales of your business, it is not sufficient to mention these facts in an indefinite way. Figures and facts should be given. A letter containing the phrase, "The Western Terminal Railways have just ordered six hundred of the N. & J. ventilators," is much more impressive than if it contained the phrase, "Our ventilators are finding a ready market."

Avoiding Ideas with Disagreeable Associations.—It stands to reason that the writer who bears the principle of definiteness in mind will not begin his letter with ideas that have a disagreeable association. He will not say, for example, "Everyone knows that most dish-washers break dishes," or, "Patent leather will crack; it cannot be guaranteed." If he does he will have little chance of persuading the addressee that *his* dish-washer never breaks anything

or that *his* patent leather never cracks. If he has farm land to sell he will not immediately remark that farms are decreasing in value in many parts of the country and that farm laborers are hard to find. Letters that deal with food products should not in the first sentence put before the reader all the horrors of food adulteration and contamination.

Insurance, Safety Devices, etc.—There are apparent exceptions to the rule of avoiding unpleasant associations of ideas. Sales letters concerned with insurance against accident, fire, or death may quite appropriately bring out in a striking way the risk of fire, the dangers of travel, the uncertainties of life. Special products that diminish the chance of fire or robbery may be treated in a similar manner. The following are two examples:

Dear Sir:

We called your attention recently to the value of your time; what the loss of it would mean in case of accident.

Our plan is to compensate you in event of such loss.

We have not heard from you. Does that mean you do not appreciate the value of protection? We do not like to think such is the case.

Perhaps you have accident insurance now. If so, is the amount adequate? Could your contract be improved?

You can find that out by looking into our contracts.

Very truly yours,

Gentlemen:

Four cities have been swept by fire in the last forty-eight hours: Paris, Texas; Nashville, Tennessee; Augusta, Georgia; Tulsa, Oklahoma—they all bear witness to the peril of the inflammable roof.

Ed. M. Custon, mayor of Paris, says the loss in his city was largely due to the presence of fire-inviting shingles. Fire Com-

missioner C. M. Scofield says, "Nearly every house that burned had a shingle roof." No building is safer than its roof.

There is safety in the non-combustible Preston roofing. ASBESTOS—that is what it is made of.

Yours truly,

Testimonials.—The use of testimonials is very old and it has been much abused. Every edition of the newspapers will furnish examples, of varying degrees of merit, in which the opinions of various people are quoted to prove the efficacy of patent medicines, the character of new books, the usefulness of new inventions. But when a question of value or utility is involved, remarks made by someone prominent for the office he holds or for his wide experience and ability will sometimes give to a sales letter an air of authority. The opening of the following letter illustrates how the choice of people of standing may be used as an evidence of the merit of the object in question:

Gentlemen:

Our sash is the sash that "Tech" chose.

The Massachusetts Institute of Technology made its selection of materials with the care and thoroughness of a recognized authority on engineering. It chose Higgins' Copper Sashes for its $10,000,000 group of buildings on the Charles River.

A testimonial is sometimes more forceful when it is introduced indirectly. It does not then have the air of speaking for something that cannot speak for itself.

"The maid attacked our new bath tub with a gritty scouring powder and literally holystoned one half of it before I made out what she was up to by the noise she was making. It doesn't show now, but I know what sand soap does to bath tubs and I am writing to ask you whether there is anything to do to prevent it from turning a

dirty grey where it was scoured after it has been used a little." We of course wrote to her that she could let her maid use anything on Monroe Bathtubs. They have a surface that is as hard as it is white.

Winning Confidence Through Tests.—The writer of a sales letter can give the addressee confidence in his product in other ways. He can suggest tests to which the object he offers for sale may be subjected. He may, if he deals in furniture to which a particularly durable finish has been given, invite the recipient of his letter to prove to himself that hot dishes will not affect the polish of the surface. If he manufactures window-shades of exceptional resistance to hard usage he may enclose samples and request the possible buyer to fold, crease, or rub the fabric, and then notice how no trace of injury appears. Automobile and tire manufacturers and bicycle-makers publish elaborate accounts of races won or tests in hill-climbing, endurance runs, cross-continent no-stop trips, records in gasoline, oil, and tire consumption made with their products.

These accounts or these records can often be incorporated in sales letters dealing with the merits of the car or tire or bicycle in question, not because the possible customer could ever reproduce such tests, but because the very severity of the tests through which the machine in question has gone successfully heightens the purchaser's confidence in its solidity and adaptability. The following letter illustrates this point:

Dear Sir:

Here is the "wear-forever test" of an American-made rug. Hundreds of Whitcomb dealers are putting Whitcomb rugs on their sidewalks to prove Whitcomb durability.

This test is not made on the streets of Cairo under the bare feet

and soft sandals of the East, but under the leather and nails of millions of passersby in our own American cities.

Whitcomb rugs stand the test.

Pouring rain, burning sun, dust and dirt only help to make the proof more convincing. Just a good old-fashioned washing, and the rug comes back in all its splendor.

In beauty of colors and design Whitcomb rugs are unsurpassed. A judicious purchase always, never an extravagance, because their price is well within the reach of every home.

Yours truly,

Selling Campaigns.—One sales letter may not be sufficient to arouse interest and convince the possible purchaser that he should buy. It may also be impossible to deal adequately with all the attractions or advantages of the object, the services, or the terms offered in a single communication. In this case a "campaign" or a series of sales letters may be necessary.

The Personal Sales Letter.—The personal sales letter is really a rather elaborate reply to an inquiry. It is not, generally speaking, a form letter, or it is a form letter only in part. It is not one of many reduplicated copies of an original but a letter specially written on the typewriter to meet the character of a definite request for information. Not infrequently form sentences or paragraphs descriptive of the product or the services in question are introduced into it. These prepared descriptions are well thought out and carefully worded so that they convey the most vivid impression in the briefest space. They are therefore better than any extemporized descriptions could be. But it is important that they should be in the same direct and personal style as the rest of the letter, otherwise they are a

blemish, not an addition. Again the factor that determines genuine success is sincerity.

The following is an excellent example of the personal sales letter:

Columbus, Ohio,
April 15, 192–.

Mrs. Henry R. Collins,
456 Seneca Street,
Syracuse, N. Y.

Dear Mrs. Collins:

Here is the Thorp book you requested in your letter of the 10th. It tells how to take the work out of washday. It also tells how to save wear on the clothes and will show you how the Thorp will save you money while it saves you work.

In this machine the clothes are washed inside a revolving cylinder. Instead of rubbing the dirt out of them, the action of this cylinder forces a whole tubful of foaming hot suds through every article in the machine about fifty times a minute, softening the dirt and gradually removing it without the slightest injury to any of the clothes.

You can put your finest curtains into the Thorp without fear of broken threads; your most delicate laces will be absolutely unharmed and the warm creamy lather will keep your blankets, comforters, and woolens as soft and fluffy as down. Yet the action is so steady that it will thoroughly clean even the most badly soiled articles without any hand rubbing.

The family size, No. 25, will do a week's washing for your family of five in an hour and a half at a cost of 3 cents for electricity. This machine with a galvanized steel body and wood cylinder, complete with motor and wringer, retails at $90. I enclose an order blank for your convenience.

Yours very truly,
E. B. Fairchild,
Vice-President.

Adjusting Claims.—Claim adjustment is treated as a part of the general subject of sales letters, because claims, for the most part, are the direct outcome of sales transactions; there is involved in them a readjustment of the attitude of a business toward its customers. The customer for some reason is not satisfied. The goods are inferior in quality or they are not the kind that were ordered. The expected shipment has not arrived, or, if it has arrived, a part of the goods has been lost or damaged in transit. It may be that the prices are not what the customer intended to pay or that the terms are not such as meet his approval. The seller's invoice may include charges for alterations, packing, delivery charges, or the like, which the customer did not anticipate. If the terms of a sale are not fully understood by a customer, as they frequently are not, dissatisfaction will almost certainly arise when the invoice is received. In spite of all the care and attention that a business may give to its customers' orders, it will receive a comparatively large number of letters that fall properly in the category of claims. In large business houses such letters are invariably referred to the department whose duty it is to investigate such claims and to adjust them in accordance with some established policy or method of procedure.

Customer Always Right.—A clothing house made a suit of clothes for a customer and delivered it to his address. Three days later this firm received a letter from the customer who claimed that he had lost $24 in bills through a trousers' pocket that had not been stitched across the bottom. Investigation showed that, in some unaccountable way, the corner of the pocket had been cut off, leaving a hole an inch and a half wide. The firm promptly paid the

customer the amount he said he had lost and apologized to him for the inconvenience to which he had been put. The customer would have been reimbursed just as promptly and cheerfully if the amount in question had been much larger.

This incident exemplifies the attitude of the modern business firm toward its patrons. Claims are considered and adjusted on the assumption that "the customer is always right." Of course, there is a point in such a policy beyond which it would be ruinous to go; but business firms, and especially those engaged in the retail trade, as a rule settle every claim to the customer's satisfaction, even when they know that the claim is unjust.

This policy is adopted and followed because a satisfied customer is the business man's most effective advertising medium. If a customer becomes dissatisfied, he not only withdraws his patronage, but he makes his dissatisfaction known to others. They in turn repeat the story of his grievance, often with embellishments, and the effect is cumulative.

More than that, the great majority of claims with which a business has to deal usually come from credit customers. The claimant's record, in such circumstances, has been previously investigated. He is assumed to be honest, and as long as that assumption holds his statements must be treated with respect and consideration.

Need for Courtesy.—Quite apart from the claimant's status as a profitable customer, or the merits of any particular claim, the unvarying rule is that a good correspondent is never discourteous or disrespectful, no matter how great the provocation. When a letter is foolishly unreasonable,

sarcastic, or even insulting, the writer is usually trying to bolster up a weak case by exaggeration or by a blustering display of bad temper. His weakness should be met by a straightforward, dignified, courteous reply.

Before any attempt can be made to adjust a claim, the adjuster must, of course, be in possession of all the facts. If such facts are not immediately available, the claimant's letter should be courteously acknowledged and further consideration of his claim should be deferred until the facts are ascertained. Never, under any circumstances, should a claim be ignored. Failure to reply promptly, irritates the claimant and magnifies his grievance. The following letters show how a successful business adjusted the claim of one of its customers:

Waterloo, New York,
May 15, 19—.

The Hartwell Nurseries,
Geneva, New York.

Gentlemen:

I have received your bill of the 3rd for five white pines, and I regret to say that the charge of $11.15 for delivery is quite beyond my comprehension.

There seems to be no understanding between your sales department and your billing clerk. I selected these trees at your nursery, and your salesman gave me to understand that the cost of delivery would be "about $8."

The man who delivered the trees started to unload them about 40 yards away from the spot where they were to be planted. I told him that without platforms they could not be easily moved that distance, and that if he would turn his truck around and back to the end of the road it would save me the cost of additional men to handle them.

He retorted that he "had no time" to turn around and that he would unload them there. When I insisted, he showed much resentment; but he finally turned around with the utmost ease and in much less time than it had taken him to debate the question.

The point is that if this driver had anything to do with the delivery charge of $11.15, about $4 of it is to satisfy an imaginary grievance of a shiftless and incompetent employee. Even in this time of high prices your delivery charge of 30% of the invoiced cost of these trees is nothing less than extortion.

Very truly yours,
John W. Parker

Geneva, New York,
May 17, 19—.

Mr. John W. Parker,
Waterloo, New York.

Dear Mr. Parker:

We have your letter of the 15th, and we regret exceedingly that you were annoyed by the inexcusable conduct of the driver who delivered your trees. At this time of year we have to engage outside help to take care of customers' orders, and this accounts for the unsatisfactory service you received.

The delivery charge in this instance does look out of proportion to the value of the trees delivered, but this charge was based upon a careful calculation of the cost to us. The figures were made in our office, and if poor judgment was used we are to blame for that.

Our only aim, however, is to have you satisfied. We shall place the entire matter in your hands and depend upon your sense of reason and justice. In making your remittance you may include for delivery such an amount as you feel is fair, and we shall abide by your decision.

Very truly yours,
The Hartwell Nurseries
By Edward R. Shonts.
Manager.

Exercises

1. Your local railway company carries an advertisement in its cars that invites criticism of its service to the public. During the rush hours in the morning when you take the train a porter is sweeping the floor and platform of the station, raising clouds of dust to the discomfort and annoyance of the road's patrons. Write a courteous letter to Walter F. Smith, president of the railway company, calling his attention to this practice as menacing the health of those who patronize the road.

2. With reference to exercise 1, write Mr. Smith's reply to the patron's complaint. Avoid the use of the word "complaint" in such letters.

3. A manufacturer of electric vacuum cleaners received from a dealer, F. W. Hartley, 18 Brant Street, Toronto, Canada, a vacuum cleaner to be repaired. The repair work called for a new part that the manufacturer did not have in stock. Delay in getting the new part brought a second letter from the dealer, which complained that Mrs. Hubbard, the owner, was becoming impatient, and that she wanted to know when the cleaner would be repaired and delivered. Write the manufacturer's reply to the dealer. Assure your correspondent that you are doing everything possible to fill orders promptly and that you think the repairs in question will be made and the cleaner returned in about a week.

4. Bolger & Company sell boys' clothing. Three weeks ago Mrs. A. W. Hildreth, 376 Eastern Boulevard, of your city, bought a two-piece suit with an extra pair of trousers, paying $8.50. Today she returned the coat to this suit. One of the coat sleeves had been badly torn and she complained that the material was "cheap cotton" and that she had been "badly swindled." The sales manager, while insisting that the suit was made of good all-wool material, promised to have a new sleeve made for the coat, provided he could get from the manufacturer a piece of cloth to match. Write to the manufacturer, the Barnet Clothing Co., 156 West 10th Street, Cincinnati, Ohio, to ask him if he can supply you with one-half yard boys' Scotch suiting, grey #1678. State the purpose for which it is needed, and ask him to ship promptly by parcel post.

5. You have received a reply to the letter called for in the preced-

ing exercise which says that no more cloth of the kind ordered is obtainable. Write Mrs. Hildreth the facts. Suggest using the extra pair of trousers from which to make a new sleeve. Make her feel that you are trying to adjust her claim to her entire satisfaction. Say that you will hold the coat until you hear from her.

6. The manager of the Apollo Phonograph Co. has received a letter from one of his salesmen which says that Butler & Son, Des Moines, Iowa, Apollo dealers, are returning a No. 10 Apollo motor to the factory for repairs. Write to Butler & Son to say that, while it is customary for dealers to return motors to distributers rather than to the factory, the motor will in this instance be carefully examined, and if it is found that the factory is in the least responsible for the unsatisfactory condition, an adjustment will be made free of charge. Let it be apparent from what you say that the dealer is expected to pay transportation charges in such cases.

7. The motor mentioned in the preceding exercise has been received by the factory and carefully examined, and it has been found that dry graphite has been used in the spring barrel cups. The Apollo motor springs need a more oily lubricant which keeps them from sticking. You carry a special graphite in pound cans at 50 cents each that should be used for this purpose. Write Butler & Co. these conclusions.

8. The Columbia Flashlight Works, 112 Cordova Street, Vancouver, B. C., manufacturers of flashlights and their equipment, received from S. R. Robson, 325 Folsom Street, San Francisco, California, a flashlight to be renewed with batteries. Mr. Robson says in a letter that "Sunray" batteries will give nothing like the service their advertiser guarantees them to give and that, though the last one he purchased was not worth taking home, the local dealer refused to "make good." He says that a number of his acquaintances are having the same experience with "Sunray" batteries. Write the manufacturer's reply to Mr. Robson, saying that you are returning his flashlight with a new battery. Remove from his mind the impression that the batteries in question are in any way being misrepresented in your advertising. Assure him that every "Sunray" battery leaves the factory in perfect condition; that owing to conditions beyond your control batteries sometimes deteriorate on their way to or in the hands of dealers; and that every dealer is urged to

test every "Sunray" battery before it is delivered to a customer and to return to the factory for credit every battery that is in any way defective. Ask for the name of the dealer from whom Mr. Robson buys his batteries and the names of his acquaintances who have found "Sunray" batteries unsatisfactory. Urge him to return to the factory any battery that does not give complete satisfaction.

CHAPTER XXII

FORM LETTERS AND PROCESS LETTERS

Form Letters.—Nearly every large business now uses a number of form letters, which have come into existence as a result of the repeated needs that arise in connection with transactions or circumstances peculiar to a special method, policy, or market. In most business correspondence each letter should be, as we have said, a *personal* communication. It should above all else show that *personal* attention has been given the wishes of the person to whom it is addressed. But it is not to be expected that a business man will find a new wording for every letter that deals with routine affairs. And it is evident that, when a business becomes large, it will not only be possible, but wise and advantageous, to classify and subdivide much of it in such a way that a form letter may be sent in reply to each letter that falls into a given class.

Such form letters are the result of long experience. For each of them the best wording, the most desirable, effective, and courteous turn of phrase is found, carefully prepared and designated by a code number. It is then placed in the hands of the clerical force. When a letter is received that falls into the category indicated by a certain code number, that number is written or stamped on it and the stenographer writes the form indicated, filling in the proper date, superscription, and details. Form letters are usually typewritten, but when circumstances call for it, they are sometimes printed, with spaces left blank for the necessary details. The following letter illustrates the way in which a printed form might be used to meet a frequently occurring situation:

OTTAWA EQUIPMENT COMPANY
124 King Street
Ottawa, Kansas

February 6, 19—

Mr. P. L. Wharton
2897 Oak Street
Kansas City, Missouri

Dear Sir:

We are returning your check received in payment of your account of *Invoice Jan. 4* for the reason indicated below.

Please correct the oversight and return in the enclosed envelope.

Yours very truly
OTTAWA EQUIPMENT CO.
By

✓ Signature
Filling Incorrect
Indorsement
Sent in Error
Date

Kinds of Form Letters.—Constantly recurring letters may be classified as "mistakes adjusted," "claims acknowledged," "remittances," "orders acknowledged," and the like. In each of these larger groups three or four styles of the same kind of letter will be found. To fit these there may be three or four form letters differently worded to suit the tone and content of various letters received that belong to the same type.

Constant repetition makes it possible for a stenographer to memorize paragraphs or whole letters, and, on being given a letter from F. P. Dunlap stamped "B 1," for example, she will write mechanically the following:

Your letter of the 7th has been received. The No. Ba folding pack film camera fitted with Bonnet & Tellman rectilinear lens is no longer made by the Anzal Photographic Company. The A3 Bendell

Camera is almost identical with the No. Ba and has advantages that the Ba did not have. These you will find described in our February catalogue, which we are sending under separate cover. If the specifications of A3 meet your requirements, we shall be glad to have a camera of this type and of the size you mention sent to you on ten days' trial.

Remittance Form Letters.—Form letters are often used in making remittances or in notifying customers of shipments that have been made. Study the following examples of letters of this kind.

Dear Sir:

We enclose our check in settlement of the following account:

Invoice June 18.....	$423.66
Less freight, car 242675.....	67.50
	$356.16
Less discount, 2%.....	7.12
	$349.04

Yours truly,

Dear Sir:

We take pleasure in informing you that we have shipped your order of recent date, with the exception of the articles mentioned below, which are temporarily out of stock. These are in preparation and will be sent forward at the earliest moment, charges prepaid.

We trust that this unavoidable delay will not inconvenience you.

Very truly yours,

5 lb. Vet. Gall. Oint.

Routine Form Letters.—The following two letters deal with certain routine details of business. Study the letters and write out what the oft-recurring situation which they are planned to meet seems to you to be.

UNION INSURANCE COMPANY

New York, June 2, 19—.

Dear Sir:

We wrote you under recent date with reference to desired improvements in the installation of electrical wiring and equipment in the above premises. Since then we do not appear to have received any assurance that improvements have been contemplated or arranged for. We take this second opportunity, ten days before the expiration of the sixty-day period allowed, to urge upon you the importance of giving this matter your earliest attention.

Please let us hear from you promptly, in order that we may not find it necessary to recognize this additional hazard in the published insurance rating on the property in question.

Yours very truly,

BUFFALO GRAMOPHONES

652 Main Street,
Dayton, Ohio,
August 9, 19—.

McGraw and Tomkins,
Seneca Falls,
New York.

Gentlemen:

We have just received a letter from our Executive Office notifying our dealers that they may offer electrical equipment for our spring motor gramophones at a list price of $50 for the electrical mechanism, either nickel-plated or gold-plated.

Please bear in mind that we will not supply a gold-plated mechanism for any type of machine listed under $200. In other words, a customer who has a $100 machine cannot return his spring mechanism and secure a gold-plated electrical mechanism in exchange.

The mechanism we propose to furnish is a complete unit with the exception of the turntable and the reproducer. Customers will retain their own reproducer and turntable as well as their needle cups.

For the spring mechanism when returned you may allow retail customers $15.

Yours truly,
The Buffalo Gramophone Co.

Exercises

1. Prepare a form letter to be used by a retail store in making remittances for goods purchased. Keep in mind that there is usually a discount to be deducted from the amount of the invoice, and very frequently there are deductions for freight which the retail store has paid and charged to the shipper. Very often there are deductions also for returned goods, damaged goods, short deliveries, and the like. Make provision for the mention of all these items in the form letter.

2. Prepare a courteously worded letter to be used to acknowledge the receipt of customers' remittances. Such remittances are usually not in full for all indebtedness but are made to cover one or more invoices or some definite period of time. Leave blank spaces for details that must be filled in to meet the circumstances of each particular case.

3. The current catalogue of a mail order house which was issued about three months ago described and illustrated "Brex" rugs in green, blue, and red borders, numbered respectively 817, 818, and 819, size 9 x 12, at $14.50 each. Orders for the green border, number 817, have been such that the supply of this number is entirely exhausted with 150 orders unfilled, while there has been an unexpectedly small demand for blue and red borders. Prepare a form letter to be mailed to those who have ordered or may order number 817, the object being to persuade them to take one of the other colors. Word this letter carefully. You can get green borders from the factory in a few days. Do not lose the business, but reduce the overstock of blues and reds, if possible. A discount of 5% on these goods would still leave a fair margin of profit, and a discount offer should be made if you think it would accomplish your purpose.

4. A mail order house advertised to sell granulated sugar at 6 1/2 cents a pound when orders for the sugar were accompanied with an order for other groceries to the value of at least $5, but only a limited quantity was offered a single customer. So many orders were received that it was impossible to fill all of them and complaints were made by a number of customers because each received only a limited quantity of sugar. Prepare a form letter to mail to those who have complained. Call attention to the reservation in your advertise-

ment. Because of labor shortage many refineries have been closed or are running on part time. All refineries are a month behind in filling orders. The revolution in Cuba threatens to destroy the sugar plantations. Because of these facts there is a shortage in sugar. Express the hope and belief that conditions will soon return to normal, when you will be in a position to fill all orders. Avoid the language of the exercise.

5. Assume that you are connected with the mail order department of a department store. Some department stores issue catalogues containing illustrations, descriptions, and prices of ladies', misses', and children's wearing apparel. You do not issue such a catalogue because you are continually receiving new styles and designs from American and foreign markets and because you endeavor always to provide your customers with individual, exclusive creations. You receive frequent requests for a catalogue. Prepare a form letter that can be used to answer these requests. Make it appear that you are eager to answer in detail all questions concerning your goods and to render assistance in securing goods of any description that your correspondent desires. Mention the services of your intelligent, trained mail order department for shoppers and your liberal delivery arrangements. The purpose of the letter is to persuade those who have asked for a catalogue to write you fully of their needs and to bring them to feel that shopping by mail is more convenient, pleasant, and satisfactory than shopping in person.

The Process Letter.—The modern process sales letter owes its existence to the fact that it can not only be prepared with care but reproduced cheaply, exactly, and rapidly on any one of many mechanical devices patented in recent years.

In the originals of a process letter, and as a consequence in the copies, no introductory address is written. Sometimes the letter is sent out without an introductory address, but usually, at least up to very recent times, the name and address of the person to whom the letter is to be sent are

filled in later on a typewriter in an ink of the same color as that used in printing the body of the letter. A circular or sales letter made in this way has therefore, when completed, something of the appearance of a personal letter.

In this latter fact, more even than in the devices to which we have just referred, will be found the real explanation of the extraordinary growth of the process sales letter, one of which is said to be sent through the mails for every personal letter posted. It is generally believed by business men that a possible customer is more likely to be influenced by a communication that seems to be personal than by an impersonal announcement. The process sales letter has for the moment, to a certain degree, taken the place of the canvasser. It is an effort to make the addressee believe that he has been the object of some special consideration or attention, in the hope that by creating such an impression a desire will also be created for the goods or the services offered.

Disadvantages of the Process Letter.—But the sales letter that exists in thousands of copies is *not* a personal letter, and only a small part of the general public—a minority the size of which is decreasing every day—fails to recognize at a glance such a communication for what it is, no matter what devices have been used to make its external appearance deceptive.

There can be no doubt that any attempt to hoodwink the addressee invariably defeats the purpose of a sales letter. The fact that such attempts are made may go far to explain why it is that many sales letters are tossed aside unread and why, of the vast sums spent on this form of correspondence, a large part is unproductive. Should it not be clear to a

business man that when the prospective customer opens an announcement masquerading as a personal communication, he will almost certainly ask himself: "If the writer of this letter has so clearly tried to deceive me about the nature of his letter, will he not also deceive me with regard to the value of the goods he has to offer?" Could anything be more disadvantageous to the seller than the creation of such an apprehension in the mind of a possible buyer?

Ineffective Devices.—If the attempt to deceive is crude, the addressee will feel that an insult has been offered to his intelligence. To leave a space in the body of a process letter in which the addressee's name is obviously filled in, usually in such a phrase as "Now, Mr. Jones," or "Permit me to add, Mr. Jones," is a sure way to send a sales letter straight to the waste-paper basket. To say, as in the letter quoted below, that it is "strictly confidential" when the reader knows that it has been sent by the same post to thousands of people, to urge the recipient to bring it with him "as a means of identification," or still worse to assure him that "this offer is privately made and only the bearer of this letter will be permitted to buy" at what he knows is a public sale, will not in these days "stimulate" even the most simple-minded to action. These are well-known and worn-out tricks intended to make the addressee think that he must act at once or lose a golden opportunity.

Battle Creek, Michigan,
July 17, 19—.

Dear Mr. Mitchell:

Because we have no agent for our Simplex porch chairs in your locality we want to establish one there. We know that if we sell one

Simplex to you it will mean selling many more among your friends. So we are going to make you this offer *provided you keep same strictly confidential.*

We will allow you a discount of 30% off our regular price, f. o. b., Battle Creek, Michigan. This discount will not hold good after our representative has visited your territory. It must be accepted at once.

This introductory offer does not mean that you will be under any obligation to make sales for us, although we know you will be so delighted with your Simplex that you will recommend it to others. We only ask that you keep this quotation confidential.

Letters of a similar kind are those that falsely pretend to offer exceptional bargains to special classes of people. In the same category are all kinds of "special introductory offers"—the statement, for example, that "only three of our Sunset Clothes-Washers will be sold in your neighborhood at an introductory price that is below cost," with the added intimation that, if the addressee is not one of the first three to send in an order, he will have to pay for his clothes-washer, when he gets it, twice as much as the sum mentioned. The writers of letters of this sort may now and then mislead the credulous; they cannot by such means build up a stable enterprise.

"Filled-In" Sales Letter.—If the attempt at deception in a sales letter is elaborate and carefully thought out, the addressee may read the letter, but he will at the same time be put on his guard. The following is the opening of a sales letter in which the introductory address and salutation were "filled in." Note how this fact gives the lie to the first paragraph.

Cleveland, Ohio,
August 15, 19—.

Mr. T. M. Burton,
Ogdenburg, New York.

Dear Mr. Burton:

I have just received your inquiry and I am pleased that you are interested in the Ramsen Desk. Your inquiry has come to me direct and I am going to sit down and write you personally.

Process Letter Without Introductory Address.—Recently the belief has been spreading that it is much better to make no attempt at deception and to let the process letter stand frankly for what it is without the device of a filled-in introductory address. The following is an example and is besides an instance of an effective sales letter generally:

Cincinnati, May 15, 19—

Dear Sir:

You will probably find the Fulton Edition of Victor Hugo for sale next year, probably ten years from now, but never again at our price.

That price will be $25 higher on June 1.

Our ten-payment free-on-approval price closes that day.

This is your last chance.

The enclosed card puts in your hands the entire set of twelve big volumes.

We pay the freight. When you get it, turn over the beautiful pages of your set. They are aquiver with life. Examine the golden binding. Think of the effort and sacrifice these volumes mean.

Post the card today and save $25.

Yours truly,
The Higgins Publishers

Exercises

1. As a manufacturer of window-shades and shadings, write a letter in reply to the following inquiry: "Please quote a price for 47 window-shades for windows the inside measurements of which are given on a separate sheet enclosed. May I have the cost both of ecru Lonsdale Holland and White Venetian Stripe Holland mounted on Hawthorne wood rollers." Quote $37.60 for Lonsdale and $35.75 for Venetian Stripe. Other dealers have undoubtedly been asked to bid on these specifications. Make your letter effective.

2. You are a salesman for Masters & Son Manufacturing Co., manufacturers of gas and electric lighting fixtures. Not far from where you live a new house is being built by James C. Bryan, whose address is 862 East 4th Street in your city. Write Mr. Bryan a letter with a view to securing the contract for his lighting fixtures. Assume that your firm is long established and well known; that you have many distinctive designs and a wide range of prices; and that you have equipped several new dwelling houses in Mr. Bryan's neighborhood. The purpose of this letter is to arouse Mr. Bryan's interest and, if possible, to obtain an interview. If he has not the time or feels disinclined to visit your showrooms, say that you would gladly meet him at his new house or his office with photographs and information. You might mention that you have frequently been of service to architects and builders in drawing their lighting specifications. Make it easy for him to communicate with you. Avoid the language of the exercise.

3. The Domestic Vacuum Cleaner Co. manufacture and sell direct to users the "Domestic Suction Sweeper" for $5 on 30 days' approval, money back if the customer is not satisfied. Every sale on approval is followed by a letter the purpose of which is to explain how to use the sweeper properly and to make the customer satisfied with the purchase. This letter should acknowledge receipt of the order and say that the sweeper has been shipped by prepaid parcel post or express. It should ask the user to read the directions carefully and to note how easy the cleaner is to work. Suggest a comparison of its use and the use of a broom, both as to effort required and results obtained. Ask for a fair test of the sweeper and say that if the customer is not entirely satisfied at the end of 30 days and that

if she will notify you, you will give instuctions for the return of the sweeper.

4. As a representative of William Sterling & Co., bond brokers, write a letter to be sent to men of means announcing an issue of public service bonds in denominations of $100, $500, and $1,000, and drawing interest at 6%. These bonds are selling at present slightly under 100 and interest, and you feel that they offer a most attractive inducement to investors. This letter is to conservative men. What is the investor's first consideration, safety or earnings? If you wish to interest him, get his viewpoint. Offer full particulars on request. Enclose self-addressed envelope.

5. The Satsuma China Company, Sebring, Ohio, are manufacturing potters. For the past two years the cost of materials and labor has been advancing rapidly and it has become necessary to advance the price of pottery products to all customers. Prepare a letter to send to customers that will announce the increase. Labor has advanced 35%, coal 12 1/2%, crates 20%, material 21%, lead 66%, zinc 127%, plaster 15%, color 25%, whiting 63%, English clays 12 1/2%, boric acid 85%, cobalt 23%. Make it appear that you have been figuring costs very carefully and buying to the best advantage, that these advances are unprofitable to you, and that you will be glad to revise your prices downward as soon as the market becomes normal. Express the hope that, since your present stock of clays and supplies is very large, no further increases will be necessary. Make this letter convincing, because you have had many complaints about increasing prices. Insist that your net earnings for the past year have been less than those of any previous year in the history of the company. Use your own language.

6. A manufacturer of toilet soaps and other toilet supplies received from a regular customer an order to be shipped by express. The weight of the order was such that an increase of twenty-five pounds in weight would not increase express charges. The manufacturer decided, under the circumstances, to increase the order to include a case of Eclat Talc Powder, which the customer had been in the habit of ordering frequently. Write such a letter as the manufacturer would send to his customer to explain why the order was increased. Make it appear that the action was taken solely in the interests of the customer.

7. You are the principal retail distributers of the "Colorfast" washable material, which is manufactured and advertised by the Pomona Mills. The Pomona Mills advertised to send free upon request a booklet entitled "Draping the Home." When such request is received by the Pomona Mills from anyone in your city, it is referred to you. Assume that a request for a booklet has been received. You mail the booklet asked for and send a brief letter of explanation with it. Ask your correspondent to let you know the color and quantity of the fabric desired and say that her order will receive prompt attention. The purpose of the letter is to get the order. Your correspondent has manifested an interest in "Colorfast" material. Your letter should intensify that interest. Get the situation clearly in mind. Vague, indefinite statements do not carry conviction.

8. The Lake-Walters Biscuit Co. sells dog bread to dealers on terms of 1% discount for payment in 10 days. This company carries on its printed stationery the statement, "Prices are subject to change without notice." Dog bread has recently advanced in price one cent a pound. This company has just received a remittance from Carson & Cutler, 67 Main Street, Little Falls, New York, of $6.30, with an attached statement showing that they have deducted one cent a pound from the invoiced price for "overcharge," and they have taken 2% discount. The check and statement were returned to the remitter, with a request that the correct amount be remitted. Write the letter. Carson & Cutler are good customers. Word your letter carefully.

9. As manager of the claim department of a retail department store, write Miss Margaret Curtiss Wadsworth, who has returned a hair barrette, and say that your sanitary rules for the protection of all customers do not permit you to accept the return of such articles. Try to word your letter so that she will understand that this regulation is for her protection as well as for that of all other customers. Be very courteous.

10. A large mail order house advertised sugar, coffee, rice, and other groceries at an unusually low price. Orders were received in such large numbers that it was impossible to fill them promptly. In a week inquiries commenced to pour in with reference to unfilled orders. Write a letter that will answer all of these inquiries. State

the cause of the delay fully and frankly with assurances that all orders will be filled at the earliest possible moment.

11. Assume that you are employed by a contractor and builder who has prepared the following estimate of the cost of a dwelling house to be built for Charles R. Hawley, of your city, in accordance with accompanying plans and specifications: excavating and mason work $789; lumber, carpentry, and mill work $5,000; plumbing $389; painting and glazing $293; electric wiring $98; plastering $550; hardware $167; tin work $85; heating plant $686. Your employer wishes you to prepare a letter to accompany this estimate. The purpose of this letter is to convince Mr. Hawley that these figures are based on the best material and workmanship. He is building this house for his own use, not to sell. He will be interested to know who is to do the plumbing, painting, plastering, and electric wiring; what make of hardware is to be used, and whether the general contractor is entirely responsible. Post yourself with regard to these matters and write the required letter.

12. Write a letter to the Marvel Fountain Pen Co., New Haven, Conn., to solicit advertising in your school publication for their fountain pen. Find out how many families are represented by the students in your school, how large a circulation the publication has, and what its advertising rates are. Consider whether it would be easier for the advertiser to demonstrate the merits of a fountain pen to high school students or to adult persons and whether high school students would, for both present and future business, be better "prospects." Study the situation fully before you write. Appeal to your correspondent's business intelligence. Show how you can serve him, not how he can serve you.

13. With reference to exercise 12, write an advertisement for some fountain pen with which you are familiar, for publication in your school periodical. All of your school work should be written in ink of the best quality. How often do you find such ink in the ink-well? "A workman is known by his tools"; a student, by his pen and ink. Estimate the "life" of a good pen and calculate the cost per week. Show how the thing you are advertising will serve your prospective customer and at what small cost. Quote prices for different sizes.

14. With reference to exercises 12 and 13, send a copy of your fountain pen advertisement to the advertising manager of the

Marvel Fountain Pen Co., with a second letter to secure his patronage for your school publication. Ask him to criticize your advertisement. Let this letter supplement the first. You might offer to take pens in payment for a year's advertising contract, and dispose of them to your classmates.

15. Make yourself fully acquainted with the merits of some household utensil that is used in your home. As the sales representative of the manufacturer, prepare a sales talk for your class at the next recitation.

16. A manufacturer of bronzing liquids, furniture stains, and enamels received a postal card from a customer reading as follows:

Morristown, St. Lawrence Co., N. Y.
March 25, 19—.

Gentlemen:

We are returning today 1/12 doz. #39 bathtub enamel for credit. Color is not satisfactory.

Garnett & Bartlett.

Investigation showed that enamel returned was #42 ivory. The manufacturer's #39 enamel was white in color. Further investigation showed that Garnett & Bartlett ordered the #42 ivory Nov. 21 last and that it was shipped to them Dec. 1. The can returned by them is true to color and in perfect condition. This manufacturer is in the habit of investigating every complaint to find out exactly why a customer is dissatisfied and to apply a remedy. And while the value of the returned parcel is of no consequence, he wishes to correct the erroneous impression of his customer that there is anything the matter with the product. Answer the postal card and express the attitude of the manufacturer. Do not use the language of the exercise.

17. The Oregon Varnish Co. sells its products to retail dealers with an understanding that if any of its goods are not marketable they may be returned to the factory for credit. This company has just received a letter from Ellicott Brothers which says that they are unable to dispose of the last shipment of Durham's Varnish and wish to return it. The Oregon Varnish Co. believes that the quality of this

varnish is unsurpassed and that it will sell readily when its merit becomes known. This company accordingly has prepared an extensive advertising campaign which contemplates the distribution of free samples of the varnish. Write Ellicott Brothers these facts. Suggest that they hold their stock of Durham's Varnish until your salesman Mr. Bannatine calls on them to explain more fully your plan to advertise these goods. Be careful not to give them the impression that you are trying to evade your agreement to credit them for the return of surplus stock. Convince them of the superior quality of the varnish in question and of your determination to make that fact known to their customers. Leave the return of the varnish, however, entirely optional with them.

CHAPTER XXIII

HANDLING CORRESPONDENCE

The Morning's Mail.—Before letters can be filed they must be opened, sorted, and answered. The morning's mail marks the beginning of the business day.

In offices where the volume of mail is large, mail-opening machines are used. Where a machine is not used the envelopes are opened with a paper-cutter. In large firms this is the work of clerks who understand completely the policy of the business as a whole and who can immediately determine to what person or department an incoming letter should be referred. They sort the mail, collect and classify enclosures, and pass both on to the right persons, as described in Chapter XVII.

In opening mail care should be taken to see whether each letter is signed, and if an enclosure is missing that fact should be noted on the letter to which it relates. The envelopes of all incoming letters should be re-examined for overlooked enclosures. If an envelope contains any evidence of the date of mailing or of the writer's identity which is absent from the letter itself, the envelope should be attached to the letter and preserved.

If several people are to see a letter before a reply to it is written, the number or name of each of these persons is placed on the letter in the order in which it seems advisable that they should see it, and on passing through their hands each of them is supposed to put his comment or his initials upon the letter to show that he has actually read it. If a

letter is referred to one person alone, that person may either write a special reply or he may place upon it the number of the form letter that in his judgment should be written in answer to it.

When the letter is placed in her hands the stenographer will write the necessary reply either from dictation, from her form book, or from memory. (See Chapter XXII on form letters.) The original letter with its dictated or form reply will then be sent back to the mailing department and there be made ready for the mail. The original and the copy of the reply will finally be fastened together and properly filed.

In addition some business men write or stamp on the top of each letter received a simple memorandum of the date on which it was received and answered. In some offices the hour, day, and month on which each letter is received is stamped upon it when it is opened, and later the date on which it was answered is added.

Outgoing Mail.—Folding letters, addressing, sealing and stamping envelopes have been dealt with in Chapter IV, "Paper and Envelope." In large offices the work involved in these operations is done by labor-saving machines. Whether it is done by hand or by the aid of mechanical devices, however, every precaution should be taken by the mailing department to prevent the omission of enclosures, to insure the use of adequate but not excessive postage, and to safeguard the letter's delivery by means of a correct and complete address. Moreover, the mailing clerk should know the time of departure and movements of mail trains and steamers and see to it that mail destined for distant points be posted in time to insure its prompt delivery.

Filing and Finding.—Method in business—like coherence in business letters—is a result of clear thinking and a means to prompt and decisive action. A good business man deals with his correspondence methodically. He realizes that a letter received from another person is only a fragment of a larger whole, that it is like a sentence in a paragraph the meaning of which no one can know fully without knowing the sentences that go with it.

His own letters, therefore, are indispensable to a business man. Each is a second link in a chain of evidence, a second sentence in a paragraph, which when referred to all the other letters written to a given correspondent and to all the letters received from him constitutes the whole story of a business relationship.

A business man never says: "I thought that Smith wrote to me that he liked our Az glass ink-wells"; or "I wonder what I wrote to Smith about the goods that he claimed were defective last month?" Smith's letters and his own to Smith must be accessible to him. He must be able to put his hand on both at once. He must be able to turn instantly to that particular paragraph in his story of his business relations with Smith which at any moment is of interest to him, or, if necessary, be able to run through the whole story of that relationship. This he will be able to do only if he handles his correspondence in a systematic manner. There is only one way of making past correspondence—all letters received and all letters mailed—easy to find, and that is by filing them, and filing them with system.

Classification in Filing.—The problem of filing is a problem of classification and indexing. Its aim is to make information on any subject accessible. This aim is accomplished

only when the papers filed may be found easily. From this point of view the most elaborate filing system is nothing but a great book properly indexed—the encyclopedia of a man's or a firm's business life. It may not resemble a book in its outward appearance, because the writing of it does not cease until a firm ceases business. It is a book perpetually in course of construction and elaboration, a growing book to which new leaves are added every day. It is, therefore, never bound but, like a loose-leaf notebook, it is so arranged that additional material may be added in its right place at any moment.

Equipment.—Just what form a letter file will take depends upon the number of letters that a business has to file and the kind of equipment that best suits its needs. The business man whose correspondence is small needs no elaborate system. He may, accordingly, use the flat box file which contains a compartment for each letter of the alphabet. The Shannon board file is also used to a considerable extent in small offices. Neither of these simple devices, however, calls for any special study.

Vertical Files.—The modern filing cabinet is known as the "vertical" file. It consists of a drawer, or a series of drawers, in which are placed a number of "guides" of stout cardboard on the upper edge of which are arranged in such a way as to make them all visible at once tabs bearing alphabetical combinations of letters beginning with *A* and ending with *Z*. All the alphabet may be in one drawer, but usually it is divided among several, and sometimes among many drawers.

The size of these drawers is such as to allow placing un-

folded letters edgewise on their left side. Since the letters stand upright in such a drawer, it is called a "vertical" file.

Between the "guides" that separate the letters of the alphabet it is usual to make further subdivisions by the use of folders of strong manila paper. Back of the *A* guide in the *A–E* drawer one might have, for instance, a folder *Aa*, another *Ab–Abg*, another *Abh–Abo*, another *Abp–Abv*, and so on. Taken together these folders placed in alphabetical order would contain all the correspondence with persons whose names begin with *A*.

A correspondent whose letters are numerous is given a separate folder (Figure 12) inscribed with his name and address.

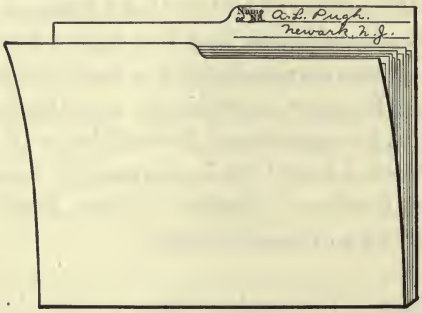


FIGURE 12. Individual Folder for Correspondence

In filing letters always place the latest letter, with a carbon copy of the reply, in front of the other letters from the same correspondent.

If there are in each compartment several names under each of which a heavy correspondence is to be filed, each name may be given a folder alphabetically arranged, and letters from occasional correspondents whose names place

them between the same guides may be placed in a separate "miscellaneous" folder at the back of the subdivision in question.

The Name Index.—Since a business letter is usually thought of and referred to by the name of the writer or by the name of the writer together with the date of the letter, as

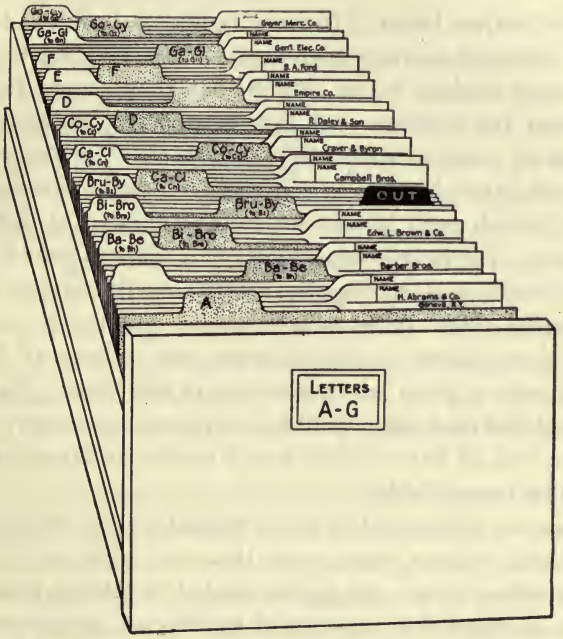


FIGURE 13. Alphabetical File

"Hunter and Hill's letter of January 6," the simplest arrangement of letters in a file is the alphabetical arrangement according to the writers' names. Such a file is indexed by

means of heavy manila guide cards, bearing on projecting tabs alphabetical index characters. Like a city directory such a file would be its own index. Back of the guide *A* would appear in alphabetical order the folders and letters of all correspondents whose names began with *A*, and so on through the alphabet. Figure 13 illustrates one arrangement of folders in alphabetical order by names.

The Subject Index.—In some businesses, however, letters from different correspondents may, because they treat of the same subject, be so related that they should be filed together for reference. A lawyer who, for example, has charge of a case entitled "Willis vs. Dunbar" might wish to have all letters bearing on this case kept in the same folder, even though such letters are from a number of different persons. The freight department of a railroad would probably classify and file together its letters with reference to a particular claim under consideration. Engineers, contractors, or architects would doubtless wish to have all letters relative to a given job or contract in one folder. In such subject files each case would have a name (or number) and a folder, and all letters relating to a particular subject would go in its proper folder.

The use of the subject file is workable only when correspondents do not treat more than one topic in a letter, or in offices where the topics treated in letters, upon the basis of which the divisions of the file are numbered, are clearly defined in the minds of those who file and find the correspondence in question. If the activities of the business are such that letters received often deal with several topics and hence might be filed under several classifications—that is to say, in any one of several folders—hopeless con-

fusion would inevitably result from the adoption of the subject method of filing.

In a business where some of the letters would be more conveniently filed and referred to by subjects, while others would be more readily handled by the names of the writers, subject folders might be arranged, together with name folders, in alphabetical order.

The Geographical Index.—Another classification of letters that is well adapted to some large business organizations is based upon the section of the country, city, county, state, province, or other geographical division, to which they may be referred. Within each state there might be subdivisions, usually of cities or counties, also alphabetically arranged. Figure 14 illustrates one geographical arrangement.

A geographical file may be extended indefinitely and in it different states may be treated differently. Great industrial centers, such as Illinois and New York, will usually be given full alphabetical treatment, while for the less developed states, like Idaho or Arizona, a few individual folders may be sufficient.

Scattered letters from the less important parts of larger states may, as in the case of the direct name file, be grouped in a miscellaneous folder and placed at the back of the division occupied by the state in question or in alphabetical order among the other folders belonging to that state.

According to the system of alphabetical filing, then, all commercial letters should be indexed either by the *names of the writers*, by the *names of the subjects* of which the letters treat, by the *names of the geographical divisions* to which such letters may be referred, or by a combination of these three systems.

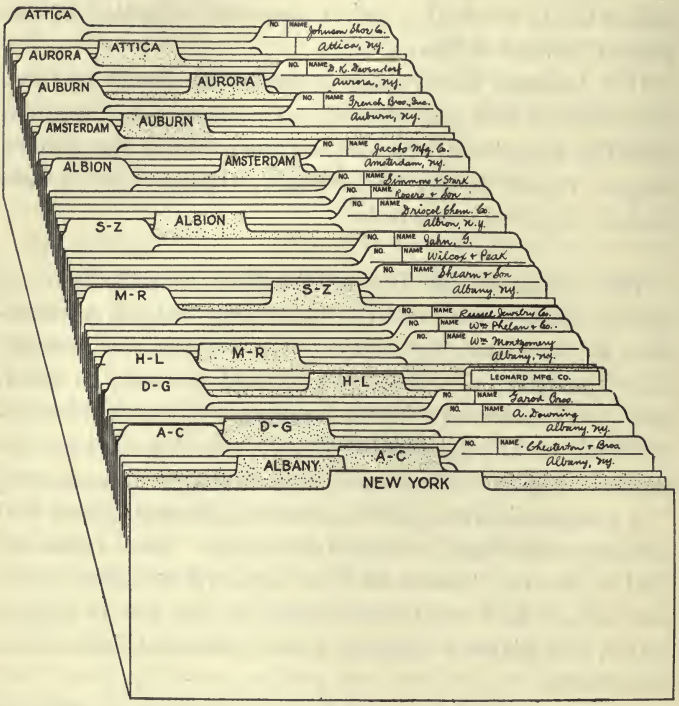


FIGURE 14. Geographical File

Numerical Filing.—If the number of letters to be filed is very large, the alphabetical arrangement in a letter file by names, subjects, or geographical divisions, sometimes becomes unwieldy and difficult to manage. Moreover, it may be necessary to index a letter file more fully than is possible by means of the space provided on the projecting tabs or guides that have been illustrated. Under such circumstances each correspondent or subject may be assigned a number and be designated in the letter file by this file

number. Numbers admit of indefinite growth, they admit of more perfect order, and they occupy less space than names. Figure 15 illustrates a file with a numerical index.

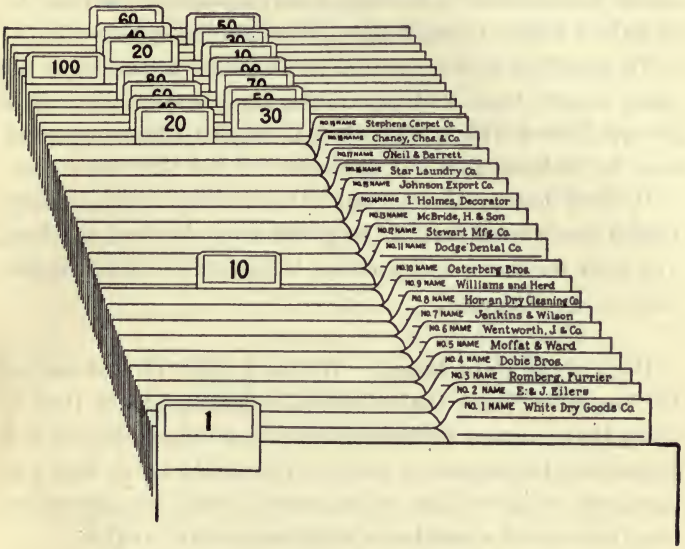


FIGURE 15. File with Numerical Index

The only difference between an alphabetical and a numerical system is that with the latter it is necessary to keep a *separate* alphabetical card index of the names and addresses of correspondents and to keep the letters in the file arranged in numerical, instead of alphabetical, order.

The Card Index.—This separate index closely resembles a card index catalogue such as is used in public libraries. The cards are arranged in alphabetical order and on the card bearing the name and address of a correspondent his

number in the letter file appears. To find his letters then it is only necessary to consult the card index under his name. If F. P. Bolger is the person in question and the card index shows his number to be 260 all correspondence written by or to him will be found behind guide 260 in the letter file.

To look first in the card index and then in the letter file takes longer than finding a letter in a small alphabetical file would, but with a large file it is easier to file correspondence by number than by the letters of the alphabet.

It is of course obvious that the numerical file requires that a new correspondent be given a number and a folder, and that his name and number be properly entered in the card index of names.

Uses of the Card Index.—The card index of a numerical file has advantages that often outweigh any extra time or labor that is given to its making. In a large business it is sometimes important to index correspondence so that any particular topic or item of information may be approached from any one of a number of different clues or angles.

A separate card index makes this possible. If, for example, John C. Blair, whose file number is 502, and S. J. Elkin, whose number is 110, and R. A. Hance, whose number is 78, all treat in their letters of the same subject, this fact can be made apparent by writing on Blair's card "See also S. J. Elkin (110) and R. A. Hance (78)"; on Elkin's card, "See also John C. Blair (502) and R. A. Hance (78)"; and so on.

Let us take another example. A manufacturer might wish to keep all correspondence concerning the subject of insurance in one place in the file and so index the Insurance compartment that approach to any letter therein would follow readily from a suggestion of the general subject of

insurance or from any of its related subjects, such as employers' liability, fire insurance, national appraisement company, insurance agents, or the name of an insurance agent.

Insurance in such a file might be given the number 46. Behind the guide 46 might be placed a series of folders numbered 46–1, 46–2, 46–3, and so on, for each person with whom letters had been exchanged on the subject of insurance or related topics. In the card index a card bearing the word "Insurance" and the file number 46 would be placed in proper alphabetical order. This card would indicate the contents of folders 46–1, 46–2, 46–3, etc., as follows (Figure 16):

INSURANCE 46

46–1 Earl & Gloo, Agents
46–2 Federal Insurance Co.
46–3 National Appraisement Co.

FIGURE 16. Cross-Reference Card

At the same time other cards would be placed in the card index file in proper alphabetical order, the purpose being to cover all of the topics or names involved. One of these cards would bear the name "Inventories" and the direction "See Insurance 46 (National Appraisement Co.)"; another, "Employers' Liability" and "See Insurance 46 (Federal Insurance Co.)," and so on. Such entries are called "cross-references." And this method of dealing with topics is called "incidental topic indexing."

A card index will consist of as many drawers full of cards as the correspondence calls for. If there are more than one, each drawer will bear a label that will indicate the cards it contains, as *A–E*, *F–H*, etc. To make reference to any one card easier each drawer is subdivided by colored guide cards on the tabs of which letters indicate the spelling of the names catalogued behind each guide. For example, back of the guide *CAD–CAM* will be found all the names that begin with *CAD*, *CAE*, *CAF*, etc., to *CAM*. Figure 17 illustrates such a card index.

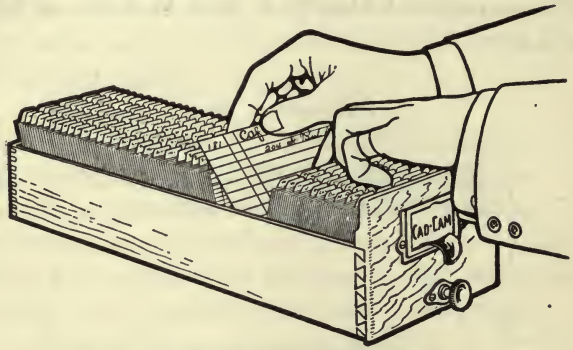


FIGURE 17. Card Index

The Card Calendar.—A card index or an indexed file of a special kind furnishes the business man with an elaborate and practically automatic reminder of things to be done on a given date. It prevents oversights and confusion and relieves him of the fatigue of remembering many details about his business. It may be applied with equal success to controlling shipments, dates on which orders must be filled or made, dates for sending out requests for payment, quotations, or sales letters. Anything connected with corre-

spondence that must be "followed up" at stated intervals may be made methodical and easy by the use of such an index.

Follow-Up Indexes.—The usual form of a follow-up index is a deep drawer or box large enough to accommodate ordinary business letters placed vertically on their left sides. In it are a number of guide cards marked from 1 to 31 to correspond to the days of the month and behind them a series of other guides on the tabs of which appear the names of the months.

A file of this kind may be used as follows: If a letter is received on January 2 from W. J. McGraw, for example, asking for information, you will write giving the information desired. He becomes a prospective customer. But you will want to go farther with the matter, and you will, perhaps, plan to write to him again on January 10. In your follow-up file the January guide will appear first, followed by the guide cards of the days of the month. You will, therefore, file McGraw's letter in its proper place, and the copy of your letter to him you will file behind guide 10 in the follow-up file. Each morning you will look behind the guide card for that day and there you will find copies of all letters that need attention. On the morning of the 10th you will find the copy of your reply to McGraw's letter and you can write to him again in accordance with your prearranged follow-up plan.

If you wished to send a third letter to McGraw on February 9, you would place the copy of your second letter to him behind the February guide card, at the back of the file, with a reminder written on it of the day of the month on which a second letter was to be sent. On February 1 when the

February guide is moved forward and replaces the January guide before the guides for the day of the month, the copy of your second letter to McGraw will be moved forward and placed behind guide number 9 where you will find it on the morning of February 9. All other material found behind the February guide when it is moved forward will be moved forward with it, and each paper will be placed behind the guide card of the day on which each should be attended to. Figure 18 illustrates a form of follow-up file.

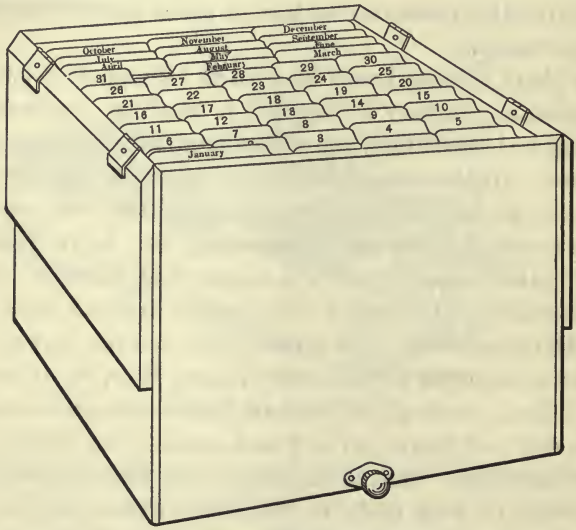


FIGURE 18. Follow-Up File

Besides copies of past letters sent out, other memoranda may be placed behind the days on which each should have attention. In this way a sales letter campaign, for example, may be managed with precision, especially in those cases where a description of all the advantages of a given

product can be adequately set forth only in a series of letters.

When the letters that a business firm plans to write are spaced out over more than a month it is sometimes well to have two or three sets of day cards in the follow-up file with the proper month guides placed before them, the month guides not in active use remaining at the back of the drawer. In the example we have chosen the use of several sets of day guides would make it possible to file the copy of your second letter to McGraw immediately behind February 9, instead of putting it first behind the February guide at the back of the file and on the first of the month transferring it to its proper place.

Transfers.—When a letter file is full it is necessary to transfer letters to permanent files or transfer cases. This will be done as frequently as the accumulation of letters renders it necessary. Some business houses make transfers every year, others every six months, others every month. In still other firms letters are removed from the active files only when the drawers become full.

When a transfer is made two precautions are necessary: Recent letters must be left in the file for reference and with them must be placed a record of the letters that have been removed. This record is usually made on a cardboard form that is placed in the file in front of the first guide. It shows what correspondents' letters have been taken out, what period they covered, and, usually by the use of a number, the section of the permanent file in which they have been placed. This last step is indispensable. It is the only means by which the letters may be quickly found if it is ever necessary to refer to them again.

Combined Systems.—To avoid the necessity of making out a separate card index of names and at the same time to introduce into alphabetical filing some of the advantages of the numerical system, various attempts have been made to combine the two. The guide cards that bear different letters of the alphabet on their tabs may *in addition* be given a number. The folders that hold the correspondence of any person belonging behind a given guide will bear the number of that guide. It is therefore easy to find the correspondence by name and easy to reinsert it in the right place in the file by placing it in its proper numerical order, which is also its proper alphabetical order.

Another easy way of accomplishing the same thing is to divide the file alphabetically into, say, fifty parts. These may be made approximately equal by observing the relative number of names that begin with various combinations of letters. *A* will, for example, be equal to *Ba–Bh* and to *Bi–Bri*, and so forth. The number of letters filed behind any combination will therefore tend to be equal to the number filed behind any other combination, since the probable number of correspondents whose name begins with *A* will be equal to the number whose names begin with combinations of letters between *Ba* and *Bh*.

A key is made out which indicates the file number of each subdivision in tens. If, therefore, it is necessary to find a letter from a correspondent whose name is "Baker," anyone conversant with such a file and its key would know that Baker's letters had been filed in division 20. It is possible to subdivide such a system still further by placing ten guide cards in each division and numbering them all in progressive sequence. Baker might then be No. 23 in section 20, and in refiling his folder there would be no chance of putting it

before "Bahn" whose number would be 22, or after "Banner" whose number would be 24.

In devising filing systems one must know what the letters to be filed refer to, how much and how fast they are likely to accumulate under the various names or topics involved, and what use is going to be made of them. When these factors have been clearly analyzed, an adequate file, either alphabetical, numerical, or topical or a combination of several systems, can be devised.

Copies of Letters.—Reference has been made several times to the fact that copies of all outgoing letters should be kept. A carbon copy made on the typewriter has several advantages over other forms of manifolding an original letter. It requires no second operation or additional labor and it is easy to file with the letter to which it is a reply. The two make a complete record with regard to a single phase of a transaction. The utility of a system that keeps a letter and its reply together is obvious, and carbon copies are used now in a great majority of offices. Some firms make carbon copies of their replies on the backs of incoming letters. A letter and its reply cannot then be separated, but this method has many defects that offset its single merit.

The old-fashioned tissue letterbook in which copies of letters are taken in a press is still extensively used. It has two peculiar advantages. A copy of a letter in a letter press contains an exact copy of the letter, showing the writer's signature together with any alterations he may have made with a pen. From a legal point of view it is therefore more acceptable as evidence than a carbon copy. In a letterbook, moreover, all letters appear in the order in which they were

written. As a result a copy in such a book has a special value in proving the date on which it was written.

Summing up, the carbon copy is more convenient and fulfils most needs of ordinary business; the letterbook is a better form for preserving copies of documents or of letters concerning which disputes may arise. Some firms use both methods, taking carbon copies of all letters for filing purposes and in addition letter press copies of those letters that might have a bearing on contract relationships.

"Out" Cards.—When a letter is taken from a file its absence should be noted by an "out" card usually bearing a red tab (see Figure 19), on which the nature of the removal

OUT

Taken by	Name of Correspondent	Date	Taken by	Name of Correspondent	Date	Taken by	Name of Correspondent	Date
J.P.C.	Sydney Bros Co	2/15						
E.R.H.	Edwards & Walters	2/27						
J.W.B.	Horne & Sons	3/8						

FIGURE 19. "Out" Card

is noted, and, in a large office, also the name of the person by whom it has been removed.

Exercises

1. Why must a business man have available at all times copies of incoming and outgoing letters?

2. Discuss the advantages and disadvantages of the different methods of copying outgoing letters.

3. Define a guide, a tab, a folder, indexing, a card index, cross-reference indexing.

4. Why is it necessary to index a letter file?

5. How is a dictionary or a directory indexed? Compare the different methods.

6. By what different clues or points of departure may a letter or its reply be found in the files when it is wanted?

7. How would you utilize the facts involved in your answer to question 6 in indexing a letter file?

8. Why is the basis of all indexing alphabetical? Under what circumstances may numbers supplement the alphabetical index?

9. Describe a numerically indexed file and a method of operating it.

10. To what various uses may a separate card index be put?

11. Your employer is a very busy man and you could make your services much more valuable to him if you could place on his desk each morning a list of the things that need attention that day. How might this be easily done by means of a card index calendar, or "tickler"?

12. What is a follow-up file and to what uses may it be put?

13. You have at hand a letter from the Federal Refining Company and a copy of your employer's reply to it. Tell exactly how you will file these in a file in which the folders are arranged in straight alphabetical order by names.

14. A member of the office force has asked you for a letter from the Jameson Brothers Company and the reply to it. How should you indicate in the file that this correspondence is out and who has it?

15. How often should letters be transferred to permanent files and what means should be employed that letters so transferred may be traced and found if they are needed?

CHAPTER XXIV

THE TELEPHONE[1]

Its History.—The telephone was invented by Alexander Graham Bell, who was born in Edinburgh, Scotland, and came to this country when a young man. In his early work Bell was helped by Thomas A. Watson. The first words heard over the telephone were sent over a wire that connected two instruments placed in different rooms of an attic in Boston, Massachusetts. This was on March 10, 1876. Mr. Bell said: "Mr. Watson, please come here; I want you," and Watson heard the words as he leaned over the instrument on which he was working in an adjoining room.

The first complete conversation over the telephone took place on October 9, 1876, over a line two miles long between Boston and Cambridge. On January 1, 1922, there were more than 9,200,000 Bell telephones in the United States. These telephones are used more than 26,000,000 times a day.

The Telephone Directory.—Intelligent use of the telephone begins with a study of the telephone directory. Have a place for the directory as near the telephone as possible and keep it there so that you can refer to it at a moment's notice. Do not allow it to be torn or defaced. Take the same care of it that you would of a dictionary or any other valuable book.

[1] In the study of this chapter the student should have a general and a classified telephone directory available for reference.

How to Use the Telephone.—Read carefully the directions in the telephone directory on how to make a telephone call. Do not trust to your memory for telephone numbers. Make it a rule to be sure, by looking up each number before you call the operator. If, as is usually the case, there are certain numbers you call very frequently, make a neat list of these and keep it near the telephone. If you cannot find the number in the telephone book and you feel sure that the person you want to speak to has a telephone, ask the operator for "Information," who will help you to find, if possible, the person with whom you wish to communicate.

When you ask the operator for a number, always give the name of the exchange first, as "John 8165," not "8165 John." Do not say "eighty-one, sixty-five," but "eight-one—six-five," pausing slightly between the hundreds and the tens. In the case of numbers like 7,000, 6,500, 2,800, say "seven thousand," "six five hundred," "two eight hundred," etc. When the operator repeats the number, say "yes, please," or use some similar phrase. Then she is sure she has heard you correctly.

Be ready to talk as soon as you have the number. Do not delay the person you are calling. Since you are the person who is calling, courtesy demands that you make it as easy and convenient as possible for the person called to talk to you.

There are three parties to a telephone call: the person who calls, the operator, and the person who answers. Good service depends upon these three working together as a unit.

Do not use the word "hello" in answering the telephone. It means nothing to the person listening. Instead give at once the name of the company you are working for, the de-

partment, if there is one, and your name: "McGraw and Elliott, Shoe Department, Mr. Brown speaking." There can then be no doubt in the mind of the person who is calling that he is talking to the right firm and person.

To Call the Operator.—If a mistake has been made and you wish to get the operator's attention after a connection has been made, move the receiver hook up and down slowly. Never move it rapidly.

In answering a call, if you are not the person wanted, or if the person calling has been given the wrong number or department, tell him so politely and try to find the person he wants, if the person wanted is employed by the same firm by whom you are employed. If the person wanted is out, offer to take the message for him.

Taking a Message.—In taking a message there are a number of things to remember. First of all write it down immediately. Second be sure to get the name, address, and telephone number of the person calling. Ask him to spell out the name if you do not hear it distinctly. Third ask him for the message and repeat it over to him to be sure you have it exactly as he gives it. Fourth ask him at what time he will call again or at what time he wishes the person he has called to call him up.

Courtesy in the Use of the Telephone.—Nothing is more important in a telephone conversation than courtesy. The person at the other end of the line cannot see you and therefore judges you by your voice. By good telephone manners you can make friends and win business for yourself or your employer.

Answer the telephone promptly and speak directly into the transmitter slowly and distinctly. Pay careful attention to what is being said by the other person and avoid wasting time for yourself and others by repeating.

If you are on the wrong line, excuse yourself, for you have interrupted someone who is not to blame for the mistake.

When you have finished talking, always say "good-bye," or use some similar phrase. Then the person at the other end of the line is sure that you have finished. Place the receiver gently on the hook. If you place it on the hook roughly, it is liable to cause an unpleasant noise in the other person's ear.

Remember that the operator is doing her best to serve you and many others as well, and do not grow impatient if there should be a slight delay. Remember that in large cities there are thousands, even millions, of telephone calls made every day.

Care of the Telephone.—Your telephone, just as your desk, should be kept neat and in good condition. When you dust your desk in the morning, wipe the telephone as well.

Do not surround the telephone with books and papers. Give it plenty of room so that it can be easily reached. Do not allow the cord to become tangled or caught on anything. A tangled cord may interfere with the service. Wet umbrellas placed near the cord are a common cause of trouble. Avoid the use of attachments of all kinds. They injure the service.

In other words do not forget that you can do your part to make the telephone service good by taking care of the instrument at your disposal. If it is out of order do not attempt to repair it yourself. The company employs trained men

for this purpose and will gladly send one upon request. It is only necessary to notify the operator.

Exercises

1. How can you tell from the telephone directory whether a subscriber has an individual or party line?

2. What is a private branch exchange?

3. How is a private exchange indicated in the telephone directory?

4. If you wanted to get a truckman and could not remember any, where would you look in the directory to find one?

5. Give the telephone numbers of five important firms in your own town, and the page of the telephone directory on which they are found.

6. If your employer asked you to call up B. A. Vaughan, who has just opened an office at 817 Monroe Street, and you could not find his telephone number in the directory, what would you do?

7. When calling for a number, which do you say first, the number or the name of the exchange? Why?

8. Why does the operator repeat the number you are calling?

9. Explain how you would ask for the number 7653 in the Main Exchange; 1800J Spring; 450 Dumont.

10. How many people are directly concerned in making a telephone call?

11. Suppose you were working for Jones and Company in the office of Mr. Jones, and the telephone rang. How would you answer it?

12. If the person calling wanted Mr. Smith in another part of the building, what would you do?

13. If the person calling wanted to talk with Mr. Jones, and Mr. Jones was out, what would you do?

14. How would you take a telephone message? What are the important points to remember?

15. How would you attract the operator's attention if you wished to transfer a call?

16. Tell briefly why courtesy is so important in using the telephone.

17. Why is it important to say "good-bye" when you have finished talking? How should the receiver be placed on the hook?

18. If your telephone were out of order what would you do?

19. A man who has never used a telephone asks you to explain how he can call up a certain person. Tell him how to do it.

20. Write one hundred words on the value of telephone courtesy.

21. Explain to a new office boy how to take care of the telephone.

22. Explain in detail how you would deliver a telegram to the telegraph company's operator, by telephone. What precautions would you take to make sure that the operator fully understood the message?

23. Explain how you would put in a long distance call for W. V. Freeman, Main 5643, Louisville.

24. How would you call up by appointment Charles Neville at Hotel Fairmont, Memphis, at 2 P.M.?

25. How would you call up Mr. E. C. Grant who is manager of Macmillan and Marshall, 1245 Sutter Street, San Francisco?

CHAPTER XXV

TELEGRAMS, CABLEGRAMS, AND WIRELESS

How to Write a Telegram.—Telegrams and cables should be as brief as possible. All words not absolutely necessary to the sense of the message should be omitted, because every unnecessary word means unnecessary expense. But it is equally important to remember that no word should be left out the omission of which will make the message unintelligible or subject to two interpretations. *Clearness* is the first requisite of all business communications. It is no saving of expense to write a telegram of less than ten words, because all messages of ten words or less are subject to the same charge.

The importance of the address in a telegram cannot be overestimated. The name of the state should be written out in full in the address. It *must* be so written if the message is directed to a town or city that bears a name identical with that of another town or city in another state. Notice one such name among many. There is a Portland, Maine; a Portland, Michigan; a Portland, Ontario; a Portland, Oregon.

Cables and Wireless Messages.—Addresses in the United States, no matter of how many words they may consist, are not charged for. But addresses in foreign countries occurring in cablegrams or wireless messages (radiograms) must be paid for at the same rate as words in the body of the message. For this reason most foreign firms and firms doing foreign business have adopted cable addresses consisting

of a word which is registered with the cable and wireless companies and can, in addressing such firms, be used without hesitation. "Nytrusco," for example, stands for "The New York Trust Company, 26 Broad Street, New York"—one word instead of eleven and, therefore, a considerable saving to anyone sending a cable to the company in question. Likewise, "Vessels" might stand for "The American Travel and Transport Agency, Rue Scribe, Paris," or "Avaron" for "A. F. Sheldon and Company, 88 Leadenhall Street, London." Letterheads usually have printed on them these abbreviations of commercial addresses.

The rules which apply to wireless messages are similar to those governing cables. When you send a wireless message, however, you should consult the rules and regulations for this medium of communication in order to avoid expense and misunderstanding.

Abbreviations and Punctuation.—In telegraph, cable, and wireless messages all abbreviations and signs, such as $, £, ¢, @, &, % are treated as one word and charged for accordingly. "£5 7s 8d" is six words.

Punctuation in telegrams, cables, and wireless is indicated as follows: "stop" (or "period") for period; "question" for question mark; "quote" for quotation marks; "unquote" for quotation marks that end a quotation; "subquote" for the beginning and "unsubquote" for the end of a quotation within a quotation; "colon" for colon; "semicolon" for semicolon; "comma" for comma.

The following message:

Quote twelve bales at fifty-one unquote menkin stop quote fine superfine extra fine sixty one sixty nine seventy three unquote macdonald stop pierce

may be written:

"Twelve bales at fifty one" Menkin. "Fine superfine extra fine sixty-one sixty-nine seventy-three" Macdonald. Pierce.

and may be interpreted:

Menkin states he can offer 12 bales at $51 and Macdonald has given us the following prices on the following grades: for fine, $61; for superfine, $69; for extra fine, $73. Signed Pierce.

Code Messages.—If the sender of a telegram wishes the message to be intelligible to no one but the receiver, he will write it in code, and for this reason many business firms use code messages in communicating with their agents and customers. Anyone can construct a code that will serve his own purposes, but it goes without saying that the receiver, as well as the sender, must be in possession of and understand the code.

A code also makes it possible to say in one word what in ordinary language it would take a phrase to express. A given idea may, therefore, be expressed and sent in a code message more cheaply than it can in ordinary language. The following will illustrate how one code word may stand for a combination of words.

Cript = Ship by SS. "Siberia."
Tonic = 100 rolls plain 180 warp matting.
Demur = Draw at sight through.
Plank = Peoples Bank.
Malson = R. F. Mallinson and Company.

A code message reading: "cript tonic demur plank malson" would when decoded read: "Ship by Steamship 'Siberia' 100 rolls plain 180 warp matting and draw at sight through the Peoples Bank. R. F. Mallinson and Company."

There are several well-known public codes that anyone who desires to reduce the expense of a cablegram may use, although a message expressed in such a code is naturally not secret.

The use of codes and code words is subject to certain restrictions. The rules that govern the wording and cost of telegraphic messages may be obtained from the telegraph and cable companies, and a copy of these rules should be available for reference in the study of this subject.

Kinds of Telegrams.—There are various kinds of telegrams: the ordinary day telegram, which calls for delivery at the earliest possible moment and for which the ordinary rate is charged; night letters, which are delivered as soon as convenient on the following day and which are transmitted at a reduced rate; day letters, which are delivered as promptly as possible but which are subordinated to the ordinary messages.

It is now also possible to send a cable letter which is transmitted during the night to London or Liverpool, for example, and from there sent either by telegraph or by mail to its destination.

For an extra charge the delivery of a telegram will be reported to the sender or it will be repeated back to make sure of its correct transmission.

Telegrams may be insured. Copies of the telegrams should, of course, be carefully filed.

Money may be sent by telegraph, the cost of this service being made up of a charge for the telegram and a secondary charge the size of which depends on the amount of money sent. Any telegraph office will furnish on application complete information on this subject.

Exercises

I

Write the telegraphic messages called for in the following cases. Confirm, in a carefully worded letter, each of your telegrams, which should be limited, if possible, to ten words.

1. You have a business engagement with C. O. White, 1417 Josephine Avenue, Berkeley, California, next Wednesday at 2 o'clock and cannot keep it. Give an adequate reason for your inability to keep the appointment.

2. You have received a letter of inquiry from prospective customers, Watrous and Holbrook, St. Paul, Minnesota. Your traveling salesman, John F. Dwight, is due at the Northern Hotel, Minneapolis, tomorrow, and you wish him to call on Watrous and Holbrook without fail.

3. You are going to visit R. D. Shone, whose post office address is R. F. D. 4, Columbia, Missouri. He lives about five miles from town, and you wish him to meet you at the 7:24 P.M. train tomorrow. He has a telephone.

4. F. O. Payne, 678 Lake Street, Chicago, has written you for financial information concerning the Empire Oil Company, whose main office is located in your city, and he asks for a telegraphic reply. This company has been paying 2% monthly dividends. It has 67 producing wells and its output is 1,750 barrels daily. It has issued no bonds and no preferred stock.

5. Order of Humbert Brothers, 1345 Broadway, New York, 2 ball-bearing lawn-mowers, one 14-inch blade at $7 and one 16-inch blade at $8.50.

6. Order of the Black Engine Works, 1867 Oakland Avenue, Kansas City, Missouri, one automatic fuel valve lock for stationary engine model K64. Direct shipment by the Middlestates Express, C. O. D.

7. The Atlantic Refining Company, Bayonne, New Jersey, acknowledged three weeks ago your order for ten barrels of granulated sugar. This shipment should have arrived ten days ago. You are entirely out of sugar and your customers are going elsewhere. Ask to have duplicate order rushed. Request a reply.

8. You are on a business trip as a representative of the firm of Carter, Sprague and Company, 547 F Street, Washington, D. C., of which you are a member. Your personal note of $500 in favor of DeLancy R. King and payable at the Potomac National Bank of Washington falls due day after tomorrow. Your personal balance at the bank is very small, but you think that remittances have been sent to your Washington address during your absence in sufficient sums to meet the note in question. Business engagements will delay your return probably a week. Send a night letter to one of your partners, W. P. Sprague, explaining the circumstances. Ask him to avoid using partnership funds without Mr. Carter's full approval.

9. Assume that you are a traveling salesman for the Watkins Manufacturing Company, 718 W. 6th Street, Cincinnati. As you arrive at the Genesee Hotel, Rochester, New York, you find the following telegrams awaiting you: "Skip Geneva, Seneca Falls, Elmira. Proceed Boston. Make Syracuse, Utica, Herkimer, Schenectady, Albany. Letter follows Hotel Mohawk, Utica. Answer." In your reply ask your firm to telegraph $150 expense money to Hotel Edison, Albany.

10. As manager of the Watkins Manufacturing Company (see exercise 9) write your reply to your salesman's telegram.

11. Telegraph your brokers, Willam Ward and Company, 35 Pine Street, New York, to buy for your account 50 shares Amalgamated Alloy Steel at 38 1/2 and to sell 25 shares Wellman Company, ex dividend, at 111 3/4. Limit your brokers to these prices or better.

12. Explain how you would send $125 by telegraph to your traveling salesman, James E. Hyde, Hotel Barbara, Santa Barbara, California. Write a short clear paragraph on this subject after ascertaining the latest rules from the telegraph company.

13. Telegraph to your father or your mother asking that $15 be sent to you by telegraph c/o George Harris, 802 Haight Street, Grand Rapids. Explain that your money has given out and give them exact instructions how to get the money to you at once.

II

You are en route from Ogden, Utah, to New York, with two traveling companions. The party is scheduled to arrive in Chicago

this evening at 7: 33 and wishes to leave there for New York at 8: 27, but has reserved no sleeping accommodations from Chicago to New York. Write the necessary telegram. If lower berths are not available, ask for three upper berths. This telegram need not be confirmed by letter.

CHAPTER XXVI

CONTRACTS BY MAIL, TELEGRAPH, AND TELEPHONE

What a Contract Is.—A contract is an agreement between two or more competent persons to do or not to do a certain thing. The nature of such an agreement may be more fully defined by an analysis of the foregoing definition, as follows:

1. The parties to a binding agreement must be competent to contract. Generally speaking, infants (except within certain prescribed limits), lunatics, idiots, as well as persons who have been declared or adjudged incompetent by a court having jurisdiction, cannot make a contract. The legal ability of married women to contract is limited in some of the states.

2. The minds of the parties must meet; each must agree, without reservation or condition, to the same proposal. If A offers B a bicycle for $40 and B says that he will take the bicycle at that price, there is a contract. If B, however, says that he will take the bicycle and pay for it in thirty days, or that he will take the bicycle if A will put on a new tire, or if he stipulates in his acceptance of A's offer any other condition, there is no contract.

3. Every binding agreement must have a consideration. Wholly gratuitous promises cannot be enforced. This does not imply that something of value must be given or received. One promise may be in consideration of another, or the promise of one person may be made binding by the act or forebearance of another. In negotiable contracts or contracts under seal, the consideration is generally presumed. That is to say, the one who questions the validity of the agreement on the ground of no consideration must prove his contention.

4. The subject matter of the contract must be legal; that which the parties agree to do or refrain from doing must not be forbidden by law. Thus, an agreement to sell intoxicating drinks where the sale of such drinks is illegal will not be enforced by a court of law.

5. In some cases there must be evidence of a particular kind or form to prove the terms of a contract. The statutes prescribe, for example, that a sale of personal property involving a very large amount may be proved only by written evidence or by evidence of payment or delivery. In such circumstances, in the absence of admissible evidence, neither party could enforce his rights against the other.

How Contracts Are Made.—The making of a contract begins with an offer and ends with the acceptance of that offer. The offer must be communicated to the offeree, or to his authorized agent, and the communication may take any form by which one person might indicate to another his willingness to enter into an agreement in accordance with certain expressed or implied terms. An offer may be made to one or more individuals direct or to the general public through the newspapers or other circulating mediums. It is frequently made directly by letter, telegram, or telephone, and it is often implied by the conduct of the offeror. Unless there is a binding agreement to hold an offer open for a definite time, it may be withdrawn at any time before it is accepted.

When the person to whom an offer is made expresses his willingness to comply with the terms of the offer, the offer is accepted and the contract is concluded. The person to whom the offer is made must communicate his acceptance to the offeror, or to his authorized agent, or he must act upon his intention to accept in such a way that in the usual course of events, and within a reasonable time, his intention to accept will be made known to the offeror. If in an offer

the time is stated within which it must be accepted, the offer may be accepted at any moment before the stated time expires. If no time limit is given, an offer may be accepted only within a reasonable time. What a reasonable time is depends upon the nature of the offer and the circumstances involved.

Offer and Acceptance by Mail or Telegraph.—In general the medium through which the offeror transmits his offer is his agent and the acceptance becomes effective when it is delivered to such agent. Thus, an offer made by mail may be accepted by mail, and in some states such an offer is accepted and a contract is concluded when the one to whom the offer is made mails his acceptance. If A, for example, writes to B offering to sell him 1,000 bushels fancy clipped white oats of a specified grade at 85 cents a bushel and B's letter of acceptance is mailed at 10: 15 A.M., December 5, the contract is completed and becomes effective at that moment. If A, in the meantime, decides to withdraw his offer, his withdrawal must actually reach B before the letter of acceptance is mailed, if it is to be effective. In some jurisdictions if the one to whom the offer is made uses a more rapid means of communication than the means employed by the offeror—if, for instance, he sends a telegraphic reply to a letter—his acceptance becomes effective when his telegram is filed for transmission with the telegraph company. If, however, an offer is made by telegraph and the one to whom the offer is made takes some slower means of communication, not authorized by the offeror, to communicate his acceptance, such acceptance is effective and binding only when it actually reaches the offeror. In other states, however, the law differs. Students of the subject should consult the laws of their own state.

An acceptance may be withdrawn at any time before the message of acceptance reaches the offeror. Thus, if B writes to A accepting an offer previously made by A and if, before the receipt of B's letter, A receives a telegram from B withdrawing the latter's acceptance, there is no contract.

An acceptance must be unqualified. If X offers to sell Y 2,000 bushels of wheat of a specified grade at $2 a bushel, and Y replies that he will take 1,000 bushels at the price stated, Y does not accept X's offer, but makes another offer of his own instead, which X may accept or decline as he sees fit. But there is no contract based upon X's original offer of 2,000 bushels.

If an offer stipulates conditions, an acceptance makes the contract subject to the conditions stated. Some firms accept orders only when they are written on printed order blanks containing the conditions under which they will undertake to fill the order in question. Such conditions may be: "This order is subject to written acceptance by the ——— ——— company at its sales office," "All orders are subject to delays caused by strikes, accidents, or other events beyond our control," "Prices are subject to change without notice," "No warranty of seeds or bulbs," and the like. Anyone who accepts an offer, that is to say, places an order or enters into an agreement with a knowledge of these conditions, is bound by them. In this connection it may be said that prices and terms given in circular letters and catalogues are not in themselves offers. They are merely means employed by a dealer or manufacturer to advertise his goods, or they may be considered general invitations to do business with the advertiser.

The Statute of Frauds.—Because it is always difficult to prove what the terms of oral agreements are, the law re-

quires that certain important contracts must be proved by some memorandum signed by the party who seeks to avoid the performance of his part of the agreement. The courts will not admit oral testimony to prove the terms of such agreements. The purpose of the law here is to prevent fraud, perjury, and the miscarriage of justice, and the statutory enactment embodying these provisions is referred to as the "Statute of Frauds." The specific requirements of the Statute of Frauds vary in different states, but the following agreements are generally not held to be binding, unless their terms and conditions are stated in writing and such writing is signed or subscribed by the party to be charged; that is to say, the agreement is binding only upon the one who signs the memorandum:

1. Agreements for the sale of goods, wares, and merchandise (personal property), where the amount involved is more than $50 (the amount varies from $30 to $2,500), unless all or some portion of the goods has been accepted and received by the buyer, or unless all, or some part of the purchase price, has been paid.
2. Agreements for the sale of land, or any interest in land, excepting in some states, short-time leases.
3. Promises to answer for the debt, default, or miscarriage of another, that is, to become surety for the payment of another's debt.
4. Agreements the terms of which specify that they are not to be carried out within a period of one year from the date of such agreements.
5. In general promises to fulfil agreements on which no suit can be brought because such a suit is made impossible by the Statute of Limitations, such, for example, as a promise to pay an outlawed debt.

The "Statute of Frauds" specifies no particular form of writing. A memorandum, a letter, or a series of letters,

signed by the person or persons involved and giving in sufficient detail the terms of the agreement, will ordinarily satisfy legal requirements.

It is advisable, therefore, for a business man to make a practice of confirming, and asking his correspondent to confirm, by letter all important oral communications. A letter confirming an oral communication should be a complete and exact statement of the writer's intent, if contract obligations are involved.

The author has made no attempt in this chapter to treat the topics exhaustively, or even adequately, from the legal standpoint. If this brief discussion and the exercises which follow arouse the student's interest in some of the legal questions involved in everyday business communications and prompt his further study of these questions, it will have served its purpose.

Exercises

1. You have been carrying Thompson's All-Purpose Office Cabinets for several years. The Thompson Company, Joliet, Illinois, wrote to you recently that they can now offer you their style M2 and B4 cabinets at the reduced price of $18.60 and $17.40 respectively, f. o. b. Joliet. The dimensions, construction, and finish of these cabinets, and all other specifications regarding them, are given, they say, in their current catalogue, pages 62 and 65. Write a night letter to the Thompson Company ordering 10 of the M2 style and 8 of the B4 style.

(a) If Thompson and Company's letter was a circular letter, did it constitute an offer which would be binding upon them upon your acceptance? Why?

(b) How would you answer question (a) if the letter referred to were a personal letter? Why?

(c) How much time would you have in which to accept an offer of Thompson and Company, if you wished to hold them?

(d) Should your telegraphic acceptance of an offer from Thompson and Company be confirmed by letter? Why?

(e) What would be the effect if you confirmed it and they did not?

(f) Besides the night letter in question write the letter of confirmation.

2. You manufacture the Hold-Hard Expansion Binder, at Buffalo, New York. You have just received a letter dated November 4 from Higgins and Higgins, 16 Grove Street, Wabash, Illinois, stating that if you will give them a discount of 5% in addition to your regular discounts, making on your catalogue price a series of 10%, 8%, and 5% off, on 60 binders, No. 7, for ledger forms 132, and forward the goods to arrive not later than December 15, you may accept their order for the 60 binders in question. Your catalogue price of the binders referred to is $9.45 each. Assume that you have decided to accept their offer and write an adequate letter of acceptance. If, before your letter to Higgins and Higgins is mailed, you receive a telegram from them canceling their order, have you any redress? Why? If you had purchased materials with which to manufacture the binders, could they cancel their order? Discuss the question.

3. K. P. Garnett, 2567 Fairview Way, Berktown, California, has agreed to produce Shakespeare's "Twelfth Night" in your school auditorium. You are chairman of the Dramatic Club's committee on arrangements. Write to Mr. Garnett saying that you understand from his letter of October 21 that he will arrive in your city not later than December 1, three weeks before the scheduled performance, will personally train the actors to be selected by him from among the members of the junior and senior classes, design the costumes and stage setting, and will write a preface to the program which you intend to bring out for the occasion, all for the sum of $300 and railway expenses both ways. It is understood that the committee of which you are chairman will furnish all necessary materials and three helpers. In your capacity as chairman write Mr. Garnett making a binding agreement with him.

4. In a talk with Howard B. Bayes, 167 A, Hawthorn Terrace, Macon, Georgia, by telephone, you offered to him the lot on the north side of Hillview Avenue, corner of Lee Street, Augusta, Georgia, for $650 cash. The land in question is known as "Plot 27" on

the official survey and is 60 x 130 feet in size. Three days later you received a letter from Mr. Bayes accepting your offer and enclosing his check for $650.

(a) Did your statements to Mr. Bayes over the telephone constitute an offer to sell land? Why?

(b) If your offer had been made by letter would his payment by check have met the condition in your offer that the price was $650 "cash"?

(c) Considering your moral obligation to keep your word, regardless of legal technicalities, write Mr. Bayes such a letter as a prudent business man would write under the circumstances.

5. Several weeks ago you delivered to John Grow, an upholsterer, two leather cushions to be re-covered with an imitation leather material, a sample of which he showed you at the time at a cost of $11.50. The cushions were re-covered as agreed and were delivered several days ago. You have now received a bill from Mr. Grow for $14.35 with a letter explaining that when he came to purchase the material which you selected for the cushions the price had advanced and that he had charged you accordingly. Write Mr. Grow a letter protesting the bill. Give your reasons. Be courteous.

6. When you entered high school three and one-half years ago, your uncle William C. Harris, 986 Euclid Avenue, Cleveland, Ohio, wrote to you that if you completed your high school course and graduated in three and one-half years, he would give you $350 in cash. You replied that you would try to fulfil his conditions and thanked him for his generosity. You have completed your course in three and one-half years and have received your diploma. About two months ago, however, your uncle, William C. Harris, died, and his executor, the Ohio Trust Company, Cleveland, Ohio, is settling his estate.

(a) If you were only thirteen years of age and your uncle was fifty-six when he made this offer, is it binding upon him?

(b) What consideration supported the agreement between you and William C. Harris?

(c) If you think you have a legal claim against the estate of William C. Harris, write to the Ohio Trust Company and present your claim.

7. Henry Miller has owed you $450 for a number of years and you

have been told by your attorney that the debt is "outlawed" in your state. You have reason to believe, however, that Mr. Miller is now able and possibly willing to pay the debt. Write a letter to Mr. Miller, supplying the address, and ask him to let you have his six-months note for the amount. Offer to waive your claim for interest on the debt if he will agree to your proposal.

8. You shipped by freight for your father a barrel of household utensils, a Victrola, and a bicycle. You signed the bill of lading, and when you returned it to your father he called your attention to the following statement which the railroad company had stamped across its face: "Released to value of 10 cents per pound." The shipment, which weighed 325 pounds, was lost in transit. You value your loss at $230. Write a letter to A. W. Harding, Claim Agent, Pacific Railroad Company, 345 Monroe Street, Chicago, Ill., making a claim against the company for the amount due you.

APPENDIX A

MISCELLANEOUS EXERCISES

1. Criticize the following letters. Rewrite the letters, correcting the mistakes.

(a)

Dear Sir: We have your letter of Oct. 2, asking for an extension of time on your note of Aug. 4 to meet balance due us. It has been the policy of our firm in the past not to renew notes and we could only make an exception in your case on more favorable terms. You must take into consideration that we base the price of goods on the term of credit and if we were to extend you credit on the same prices we would be underselling our own goods. We have been relying on the payment of your note to meet our own obligations and delay in its receipt will mean an unnecessary expense of interest in borrowing it. Therefore it is only reasonable for us to ask for a new interest-bearing note, covering the balance, payable on demand and endorsed by A. L. Knapp. An immediate reply is highly desirable,

Very truly yours,

(b)

Dear Madam: We are very sorry that we will not be able to send you the linoleum which you ordered on Sept. 14, for quite some time. At the time you placed your order we had no linoleum of this kind in stock. We placed our order with a reliable house, who shipped the goods, but, owing to some delay in shipment, the goods have not yet arrived. If you are in immediate need of the linoleum, however, I shall be pleased to send my representative, Mr. Wharton, with samples of linoleum of the same quality as that which you ordered.

Yours very truly

(c)

Gentlemen: We regret to announce that a statement of our affairs will be submitted to our creditors at a meeting to be held Oct. 6. Owing to the failure of the Western Contracting Co. we have suspended payment temporarily. This resulted from the inability of some of our customers to settle with us. We only ask the indulgence of our creditors until we can realize on some of our assets. The firm of Bates & Howard is solvent and has been doing a prosperous business. The meeting will be held at 2 p.m. at our office. This unfortunate state of affairs is due to circumstances entirely beyond our control which we regret. It is to be hoped that your representative will attend this meeting.

Yours truly,
BATES & HOWARD

(d)

Gentlemen: You advertised to sell kitchen cabinets on the instalment plan during the month of March, one dollar a week until the purchase price of $30.50 was paid. I have paid ten dollars according to agreement, and what do you mean by sending me a letter for the whole amount. I only want a square deal on this. Such methods are not business-like and if you don't want us to have the cabinet we will send the cabinet back and we will ask you to pay our money back.

Yours truly,

(e)

Gentlemen: In reference to our quotation of June 9th on 1# White Confectionary bags, we trust you found same satisfactory and that we may be favored with your valued orders. We also quoted you on the same date on Sunshine, Sterling and Leader bags and would also be pleased to have your order for any of these grades. In connection with bags, advise that we expect the price to advance on all grades within the next three or four days, therefore, our quotation is for immediate acceptance and subject to change without notice and if you are in the market, we suggest you place your order without further delay. Hoping to hear from you, we are, Yours very truly.

(f)

Gentlemen: We have yours of the 29th answering ours of the 28th and note you only want the S. O. S. bags printed. You also ask us to fill your order for the 1/8# Leaders but we regret to say that the 1/4# is the smallest size made in these bags. We could furnish you the 2 oz size in the White Laid bags, as per enclosed sample, at .70 per thousand. Kindly advise your wishes in the matter and we will be pleased to be governed accordingly. Waiting your reply, Yours truly.

(g)

Gentlemen: We have your esteemed favor of Sept. 1st and note you are returning the Hairedge sponges for credit. Upon receipt of these we will be pleased to credit them to your account. We regret to advise, however, we will be unable to furnish Kleanse-well sponges as our stock is entirely out and the importers are unable to furnish them, and for this reason we will be unable to furnish them. Regretting the circumstances which makes this necessary we are, Yours very truly.

(h)

Ellenville, Kan Nov. 28th, 19— Mr. Dunham and Dodge Dear sirs. Please send me 1 quart of Wood Alcohol, 1/2 lbs sugar of Lead, 1/2 lbs Sulphate of zinc, 1 pint of Olive Oil by adams Express. Please send me the balance amount and I will send it back by return mail to you. find enclose check of $1.15. The other came all O.K. I am 20000 times oblige to you I would send you all of the amount but I dont know how much it will be you can hold this until I send the balance yours Resp S.W.Kingdon, V.S.

(i)

Dear Sir: We wish to call your attention to the fact that we have taken over the house-furnishing business of W. W. Vaughan It is rather difficult to talk house furnishing and hardware through the mail, but it is easy to arouse one's interest by making clear and to the point how I intend to gain complete satisfaction from Mr. Vaughan's former customers. With reference to my own contentment I might say that I will never be satisfied to the fullest degree with the way I intend to do business with them until their needs are fully met. Very truly yours,

(j)

Gentlemen: Under date Sept. 16th we shipped order given our Mr. Dennison with exception one ten-gallon can Petrolatum Liquidum, and regret to advise at the present time are entirely out of stock of this product. It will probably be a week or ten days before more stock is in, and as soon as same arrives will be glad to fill balance of your order. Trusting that this is satisfactory, and with many thanks for your valued patronage, we are yours Truly.

(k)

Gents. Please find en'cld. 32 cts in stamps for which send me 3 lbs. Dog Biscuits .25 cts for Biscuits & .07 cts for Parcel post charges yours resp G. Bushby Carroll Ia R. D.14

(l)

Gentlemen: In confirmation of our telephone conversation of March 21 in which you agreed to buy a half car load of 800 bushels, fancy clipped, white oats, test 38–40 pounds, at 52 cents a bushel, f.o.b. your station, terms cash, kindly acknowledge if this is your understanding. Truly yours,

(m)

High School of Commerce, 551 West 56th. Street N.Y.City attention Employment Department. Gentlemen:— We could use a nice clean cut boy, should know fundamental principles of stenography and typewriting, also spanish or french. We would appreciate if you could send us someone about 15 or 16 years old. Have them ask for Mr. Kern. Thanking you, we are, Very truly yours AJAX SILK CO. C.O.Kern

2. Assume that you own a building plot 80 x 175 feet on Cumberland Street in your city which is known as "Plot 17" on a map filed in the office of the clerk of your county February 19, 1917, by Watson and Dillon. You have decided to build a house on this plot. With reference to this subject write the following:

(a) To Lyon and Watrous, civil engineers and surveyors, a letter asking them to make a survey of the plot referred to and to stake it out.

(b) To your local savings bank, a letter requesting a loan of $5,000

on a first mortgage. Say that you intend to build a house to cost $8,000, that you estimate the plot to be worth $5,000, which is free and clear of all encumbrances. Describe the plot exactly, so that the bank can locate it and pass upon its value. Say that the title is insured by the Title Assurance Company and that you wish to procure the loan for a period of three years, with the privilege of paying at any time instalments of not less than $1,000 on the mortgage. Do not use the language of the exercise.

3. You are about to move into a dwelling house at 546 Western Avenue in your city which is now occupied by John W. Kane, whose telephone number is Grand 6040. Write a letter to your local telephone manager and ask him to continue the telephone service at the above address in your name from the first of the following month. Give references.

4. As local telephone manager, answer the foregoing letter. Enclose two copies of your regular subscriber's contract. Ask that both copies be signed after the word "subscriber" and returned to your office as soon as possible. Say that the duplicate copy will be mailed to the subscriber upon acceptance by the telephone company.

5. You have an attractive offer from a firm of South American exporters to go to Buenos Aires, Argentina, to accept a business position there. Write to the American consul at that port for information that will enable you to decide whether you should accept the offer. Ask specific questions that have a bearing upon conditions of life in that city and country. Climatic and health conditions, cost of living, social life, business opportunities, and whether incomes are taxed, are suggested as subjects about which you should have full information.

6. Contemplating the purchase of a rug for the living-room of your house, you visited S. L. Hawthorne and Company's rug department last Saturday and found a Karnak Wilton rug, pattern 4107E, that you liked very much. Mr. Orth waited on you, and you understood him to say that this rug was carried in stock in size 9 x 12 only. He gave you a photograph and description of that pattern, however, and you find in the description a printed statement that this rug is carried in stock in size 10.6 x 12. You wish to know if you misunderstood Mr. Orth. You wish also to know, in case size 10.6 x 12 is not

carried in stock, whether it can be obtained for you, how long it will take, and how much it will cost. Write for this information. Mark the letter for attention of Mr. Orth, of the rug department.

7. Howard Warne and Company, wall paper manufacturers, received a letter from a customer asking for a statement of his account to date. The statement shows a balance of $2.10 due the customer. In the name of the manufacturers write to the customer, Ellsworth Sprague, 317 Whitehall St., Atlanta, Georgia. Enclose the statement and ask him whether he wishes to let the balance stand as an offset to future purchases or to have you remit in settlement.

8. You are one of ten property-owners on Henry Street in the village of Holland, Michigan. The street has recently been opened by the Bingham Realty Company and has not been taken over by the village. The property-owners are paying village taxes but are receiving no benefits in return. The street is unlighted and in great need of repair. Write a letter to send to the other property-owners inviting concerted action to have the street conveyed to the village. Suggest that each write to the board of trustees with reference to the subject. Suggest a means of raising the money necessary to pay for searching the title to the street in question and drawing the necessary legal papers.

9. With reference to the preceding exercise, write a letter to the board of trustees of the village and state the facts about Henry Street. Assume that the assessed valuation on this street is just as high as on other streets that are lighted and cared for by the village. Assume that a previous unsuccessful attempt has been made to get the village to accept the street.

10. You have received from Mr. A. L. Ashley, president of the Village of Holland, a letter in which he assures you that the board of trustees will accept the street in question if the property-owners will pay the cost of the conveyance. Write a letter to send to each of the other property-owners suggesting a meeting at the office of W. R. Stanton, attorney-at-law, next Wednesday evening at 7:30. The purpose of the meeting is to engage Mr. Stanton to prepare the necessary papers to convey the street to the village.

11. S. L. Hawthorne and Company's answer to the letter mentioned in exercise 6 says that they do not carry in stock a Karnak

Wilton rug in pattern 4107E, size 10.6 x 12; that it will take four weeks to have this rug made and delivered, and that the cost will be $94.75. Order the rug by letter. Ask them to ship by express and to charge the cost to your account.

12. The following is an advertisement:

ISN'T 36% INTEREST WORTH SAVING? Did you ever stop to think that if you fail to discount a bill, the terms of which are 2/10 net 30, you lose 36% interest on your money? If you are passing up these tempting profits, and possibly letting your credit deteriorate, through lack of ready cash to take every discount, we will supply the capital by paying you at once 80% cash for all or part of your active accounts, the balance as you collect each account for us—with no disturbance of your customers or banking connections. To secure temporary capital in this way is just as conservative as to discount customers' notes at the bank. Let us send you full details. COMMERCIAL DISCOUNT COMPANY.

Write a letter in answer to this advertisement, supplying the address. Assume that you wish to borrow $10,000 and to give book accounts as security.

13. Sterling and Strong, bond brokers, 150 Broadway, New York, are advertising for sale the following bonds:

Amount		Rate	Maturity	Price
$40,000	State of New York (Reg.)	4	July 1961	99 3/4
50,000	State of Maryland	4	August 1931	98 1/4
20,000	State of Louisiana	5	April 1947	106 3/4
40,000	Muskingum County, Ohio	5	December 1935	103 1/2
25,000	Portland (Oregon) Electric Company	5 1/2	August 1935	99

Assume that you have $10,000 to invest. Select the two bonds in this list that you regard as the most desirable investments and write to Sterling and Strong for particulars regarding them.

14. An importer, manufacturer, and wholesale distributer of food products has received a postal card from Delaney and Company,

319 First Avenue North, Minneapolis, Minnesota, requesting a shipment of one case of coffee "the same as last," via C. & N. W. The wholesaler's records for the past six months do not show that any coffee has been shipped to Delaney and Company in cases, although there have been frequent shipments of other food products. Write to Delaney and Company in the name of the wholesale dealer to ask whether the order was intended for him or for some other concern. The letter should suggest the possibility that the wholesale dealer's office had lost or overlooked the order in question and should ask the customer to name the brand of coffee desired and to state whether it should be steel cut, ground, or in the bean.

15. The Lexington Plate Glass Co., 145 East Water St., St. Louis, Missouri, received a letter dated December 27, 19— from the Watts Hardware Company, Hannibal, Missouri, enclosing a remittance of $9.54 in settlement of their invoice of December 17 of $9.73, less 2%. Write a letter to the Watts Hardware Company to explain that your discount was changed, under date of December 10, to 1%. Allow the 2% discount in this instance, but enclose in your letter a revised list of discounts on plate glass.

16. Write a letter acknowledging receipt of the following telegram: "E. 40th St. and Kelly Ave., Cleveland, O. May 8, 19—. Ship car cypress one shop dressed two sides eight thousand four four seven thousand five four two thousand six four two thousand eight four. Craig & Co." State your terms as 2/10 net 30, and say that the car will go forward within three days.

17. Prepare the invoice for the lumber mentioned in the foregoing exercise at the following prices: four by four, $38.75; five by four, $44.50; six by four, $44.50; eight by four, $46.50.

18. Assume that two days after the lumber mentioned in the preceding exercises was shipped it is reported in the morning papers that Craig and Company have made an assignment for the benefit of creditors. Prepare a telegram to send to the general freight agent of the railroad over which this lumber would be shipped from your place to Cleveland (look up the agent's name and address), directing him to stop delivery of this shipment to the consignee. Ask him to hold the car at the Cleveland terminal subject to your order. Mention the fact that the consignee is reported insolvent, and your right of *stoppage in transitu*. Fully describe this shipment so that it can

be easily identified from your description. Write a letter confirming your telegram. Notify Craig and Company by letter of the action which you have taken in stopping the car of lumber referred to in the preceding exercises. Give your reasons. Express your regret. Be courteous.

19. Donald McArthur, 135 James Street, has occupied for several years a house owned by you at that address at a yearly rental of $1,000. His lease is about to expire, and you wish to have him continue as your tenant. He stated to you over the telephone yesterday that he would renew the lease if you would put up a shower bath in one of the bathrooms and build a sleeping porch. You told him that you would determine the cost of these improvements and let him know. You have received estimates of $50 for the shower bath and about $500 for the sleeping porch. Write to Mr. McArthur that you will put in the shower bath, but that if the sleeping porch is built the annual rent will be $1,050. This is a sales letter. Word it carefully.

20. Vandusen and Company, Inc., deal in oriental rugs. A few days ago they delivered to S. L. Candee, 92 First Street, of your city, a 3 x 12 Daghastan runner at $65 on approval. This rug has been returned with a letter from Mrs. Candee saying that the runner is 1 1/2 feet too long for her use and asking if it can be shortened to suit. She also says that she has two small rugs that need cleaning and repairing and asks if the rug company does this work. Reply in the name of the rug company to Mrs. Candee's letter. Say that the runner referred to can be shortened a foot and a half at a cost of $3. You do not do repairing and cleaning, but you have an outside man who does this work to your satisfaction. Ask Mrs. Candee to send the rugs to you and tell her that you will find out what it will cost to clean and repair them and then let her know.

21. You wish to announce in the newspapers of your city that you have secured the exclusive agency for the Franklin motor-driven envelope-sealer and automatic stamper. In what part of these papers do you propose to advertise? How much space will you require? How many times do you wish the announcement to appear and on what days of the week? Write in a simple and telling way copy for such an ad. Set forth what questions you would ask the advertising managers of the papers in which you propose to advertise in order to find out how rates for advertisements of this nature

are fixed. What questions would you ask them with regard to the relative cost of space in the various departments of the papers? Would such space cost more on some days than on others? Inform yourself on these points, if possible, beforehand. Remember, in choosing a newspaper or selecting some particular space in it, that an advertisement is wasted unless it is directed to the attention of the right kind of person—the person who, because of his business or other activities, is likely to be interested in the article you wish to sell.

APPENDIX B

REGENTS' EXAMINATION PAPERS

The following are copies of recent examinations given by the University of the State of New York, high school division. The time allowance is three hours.

First Paper

Answer questions 1 and 2 and six of the others.

1 You are interested in the sale of (*a*) a new pencil with metal case in which fillers of lead are carried, (*b*) a typewriter of standard make, (*c*) a chocolate almond bar, (*d*) a magazine dealing with business.

a Select *one* of the above and arrange in outline form the points you would use in writing a sales argument. [8]

b Supplying the necessary data, write a letter based on the outline that you have prepared in answer to *a*. [12]

2 Answer both *a* and *b:*

a Mention *three* principles that enter into the composition of a good collection letter. [5]

b Theodore Smith & Sons, 69 Walpole St., Rochester, N. Y., bought from you a bill of goods the payment for which is now three weeks overdue. Ten days ago you submitted a statement of their account and called their attention to the indebtedness. No reply has been received. Write them a suitable letter. [15]

3 Criticize the following sentences and write them in correct form:

a The machine which you use for copying your letters is inadequate to the needs of your establishment, failing to copy quickly enough, and it renders the department inefficient by preventing it from turning out a sufficient amount of work. [4]

b In your letter it says you will be here on the 10th. [3]

c We use only the best materials obtainable, but our sales during the past year have increased. [3]

4 Draw up a suitable form letter, outlining the qualifications of the graduates of the commercial course in your school. This letter is to be written so as to interest business men and induce them to employ those who finish the course. [10]

5 Explain *four* of the following business expressions: (*a*) turnover, (*b*) assets, (*c*) to meet an obligation, (*d*) to postdate a bill, (*e*) to buy on margin, (*f*) the check was raised, (*g*) price is 94 with accrued interest. [10]

6 You are secretary to the advertising manager of the *Elmira Chronicle*, a weekly publication of 72 pages with a circulation of 15,000. Duncan & Co., manufacturing jewelers, 350 Fifth Av., New York City, write asking for particulars about your publication with a view to advertising in it. They want to know how often it is issued, the number of pages, its circulation and the advertising rates. As requested by your employer, write the letter inclosing a printed card with advertising rates. [10]

7 Explain the difference in meaning between the words in each of *four* of the following groups: (*a*) complimentary, complementary, (*b*) eminent, prominent, (*c*) advise, advice, (*d*) plaintiff, plaintive, (*e*) recent, resent, (*f*) eligible, legible. [10]

8 Write the correct salutation in addressing a letter to (*a*) John White and Richard Thomas, partners, (*b*) The Independent Paper Company, (*c*) Miss Lillian Arch, (*d*) Miss Ray Bonwit and Miss Frances Teller, partners in a tailoring business, (*e*) Mr James Brown and Miss Ellen Jones, conducting a stationery business. [10]

9 Write the proof reader's mark for (*a*) dele, (*b*) capital letter, (*c*) italics, (*d*) let it stand, (*e*) small letter, (*f*) insert apostrophe. [10]

Second Paper

Group I

Answer question 1 and two other questions from this group.

1 Answer either *a* or *b:* [20]

a Write a theme of about 200 words on *one* of the following topics:

(1) The selection of an advertising medium.

(2) The use of the trade acceptance.

(3) How to attract trade to your store.
(4) Assistance of the newspaper to a business man.
(5) How to make a bank deposit.

b As file clerk, write a report to your employer, recommending a change in your filing system.

2 In reply to your request for a remittance, Williams & Co., 325 Main Av., Kingston, N. Y., have written offering to give you their check for $1250 for one half of the amount due and their 60 day note for the balance. This account is now two months overdue and you do not feel that you can accept this arrangement. Write a letter to Williams & Co., refusing this plan and returning the note. [15]

3 Write a letter of application for a position with the Empire Manufacturing Company, 516 Ellicott St., Buffalo, N. Y. You do not know that a vacancy exists with this company but you feel that you would like to be associated with the firm and you take this means of getting your name and qualifications before them. [15]

4 Write a circular letter advertising an electric washing machine. This letter is to be sent to housewives who advertise for laundresses. [15]

Group II

Answer five questions from this group.

5 Explain the meaning of each of *five* of the following: [10]

a The price of the lot is $25 a front foot.
b A personal application is required.
c We can book your order now for May delivery.
d The new transportation company has been granted a franchise.
e This is to confirm our telegram of yesterday in which we ordered four standard desks.
f We have a two day option on the house.
g We have carried this company as long as we can.

6 Rewrite the following in good business style: [10]

a In reply to yours of the 10th inst., we beg leave to state that we are unable to fill your order for 60 days.
b Having seen your ad. in the Times-Standard, I beg to be considered an applicant for the position.

c Would request that you kindly give your prompt attention to this matter.

d Yours received and contents noted.

e Hoping to hear from you by return mail, I remain

7 As a retail dealer in office equipment, write a letter to C. H. Appleton & Co., Buffalo, N. Y., wholesale dealers, ordering *five* articles and stating what arrangements you can make for settlement. Specify also how the goods are to be shipped. [10]

8 In *five* of the following sentences, substitute more exact words for those in italics: [10]

a He has a *nice* position with that company.

b Send him a *couple* of those circulars.

c This is a *sample* of my best penmanship.

d The report shows a *deficiency* of $100.

e The *admittance* to the game was 50c.

f The terms are 25% off of the *price list.*

g The lawyer sent an *invoice* for his services.

h He was given the *alternative* of becoming chief clerk, going into the accounting department or joining the sales force.

9 Answer either *a* or *b:* [10]

a Write the copy for a display advertisement in your local newspaper, announcing a special sale of trunks, suit cases, traveling bags and brief cases.

b Supplying the details, write the copy for a classified advertisement for the sale of a modern city house.

10 Your employer, S. J. Dixon, directs you to wire Mr C. E. Hayes, 297 Madison Av., New York City, that he will meet Mr Hayes at Hotel Pennsylvania at three o'clock on Friday afternoon to discuss the program for the next meeting of the association. Write the telegram. [10]

Third Paper

Group I

Answer question 2 and two other questions from this group.

1 Mention *four* principles of a complete sales letter [12]. Suggest *one* way in which *each* of these principles may be applied [8].

2 Answer either *a* or *b:* [20]

a Write a complete sales letter of about 200 words, offering for sale a clock, a brush, an adjustable electric light *or* a labor-saving device.

b As sales manager of a firm selling automobile tires, submit to the firm for the period just closing a semiannual report of about 200 words, summarizing the activities of the department, such as comparison of sales with those of the previous year, effectiveness of advertising, conditions of labor etc., and making recommendations for the coming period.

3 As you are going out of business you have no further need of the services of your stenographer who has been in your employ for five years and who has exceptional ability. Write for her a strong letter of recommendation. [20]

4 A. A. Harris of Syracuse, N. Y., owes you $585 for goods bought on April 1, terms 30 days. Since that date you have sent him two statements and one letter to which you have received no reply. Write a second letter urging prompt payment. [20]

Group II

Answer four questions from this group.

5 Explain briefly and illustrate by use in sentences the difference in meaning between the words in each of *five* of the following groups: (*a*) credible, creditable, (*b*) deduce, deduct, (*c*) biennial, semiannual, (*d*) majority, plurality, (*e*) stationery, stationary, (*f*) affect, effect, (*g*) valuable, invaluable. [10]

6 Explain the meaning of each of *five* of the italicized expressions in the following statements: [10]

a The report for the *fiscal* year has been completed.

b One thousand dollars was paid for the *good will* of the firm.

c They are willing to accept *short term* paper.

d We are *in the market* for corn.

e The money market is *tight.*

f He is paid *time and a half* for over time.

7 Arrange the following names in proper order for an alphabetic card index: Richard A. Eliot, Charles Oakes, James C. McDonald,

William A. Davis, Gustave Fischer, Herbert Nicolls, Charles R. Morris, Arthur G. Elliott, Robert Sabins, Samuel Mabie, Albert G. MacDonald, Alexander Delaney, Joseph A. O'Connor, Leonard Mackey, Russell St Amour, A. M. DeLaney, Lewis A. Fisher, Ernest R. DePlanter, Henry S. Stage. [10]

8 Answer both *a* and *b:*

a Indicate the accented syllable in each of *five* of the following: address, expert (adjective), resources, routine, alias, inquiries, finance. [5]

b Indicate the syllabication of each of *five* of the following: acknowledgment, interested, necessity, necessary, alternately, patronize, precedent (noun). [5]

9 Rewrite the following in good business style: [10]

a Failing to comply with my repeated requests for payment, I am compelled to place your account in the hands of a collection agency.

b I ordered the goods three weeks ago and consequently they should have been received by this time.

c You have always been prompt in meeting your obligations, which I hope you will continue to do.

d Parcel post rates depend upon how heavy the package is and the distance it is sent.

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